“Your generous help was not only valuable, but inspirational. You give me something to hope for, not only health wise, but as a moral compass.”
—a PALCO patient

INTRODUCTION

As we have previously reported in this Journal, Project Access Lancaster County (PALCO) is a broad based community initiative that builds access to health care for low income and uninsured people in Lancaster County by coordinating a network of volunteer health care providers, clinics and hospitals. It is organized as a 501 (c) (3) nonprofit organization that began connecting patients to health care in June of 2007.

THE NEED

The Lancaster County area is home to more than 39,000 uninsured people, of whom fewer than half receive basic medical care through safety-net clinics that provide free care to those without insurance. The remaining patients either go to emergency rooms or forego care.

Before PALCO, patients who needed additional care such as X-rays, prescriptions or specialists did not know whether they would be able to get these services already completed at the clinic, again and again, for each provider. Many just gave up.

THE SOLUTION

Health care providers have always donated services to the uninsured, but with no organization it was more frustrating than fulfilling. PALCO provides a coordinated system of providers that facilitates the provision of medically necessary donated health care to qualified individuals. As a result, through PALCO there are more health providers donating more care than ever before.

At present, more than 900 physicians and other providers, including pharmacists, social workers, and all 4 county hospitals provide unreimbursed care. Physicians provide free professional services, and the hospitals provide free inpatient care and outpatient services, including laboratory and radiologic services. The number of participating providers continues to grow.

In addition, a variety of other entities participate, such as Hospice of Lancaster County. Community partners provide financial support, accounting services, and legal services. There is an active and dedicated Board consisting of respected community leaders. Since PALCO was created as an arm of the Medical Society for community benefit, they remain partners, and there are always 3 board members of the Society on PALCO’s Board of Directors. In addition, the Lancaster City and County Medical Society rents PALCO office space.

From the patients’ standpoint, the system is comprehensive so that access is simplified to avoid the intimidation that these people might feel. Patients complete a single eligibility form for health care services, and find out immediately what services are available through PALCO. They are spared the need to fill out the same forms each time they need services. Care coordinators help patients navigate through physician’s offices, laboratory tests, radiological services, and other medical resources.

Patients not only receive the care they need in a way that honors their dignity, but they are much less likely to use costly, inappropriate alternatives like emergency rooms, because proper care is available through PALCO at a cost they can afford.

The program has continued to expand its services. Since June 2011, the Prescription Assistance Bridge
Project Access Lancaster County

Table 1. PALCO sources of funds

<table>
<thead>
<tr>
<th>Source of Funds</th>
<th>Percentage</th>
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</thead>
<tbody>
<tr>
<td>Individual and Corporate Donations</td>
<td>13%</td>
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<tr>
<td>Restricted Donations</td>
<td>26%</td>
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<tr>
<td>Stakeholder's Support</td>
<td>27%</td>
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<tr>
<td>Grant Donations</td>
<td>24%</td>
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<tr>
<td>Special Events</td>
<td>5%</td>
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<tr>
<td>Fees</td>
<td>5%</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>100%</strong></td>
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PALCO’s Record

PALCO does not replace current government programs, but rather covers those with enough income to disqualify them from government coverage. They are uninsured Lancaster County residents who do not qualify for Medicaid or other insurance, with an annual income less than twice the federal poverty level. Most often these are people who have lost their health insurance because of changes in their employment status, or because their employer does not provide health insurance and they cannot afford it.

Since inception PALCO has enrolled a total of 3,403 patients. In an average month, about 1,000 patients are actively enrolled. We estimate that the value of donated services in 2010 was more than $8 million. For every dollar spent, $24.76 in health care services are provided. Put another way, as a community investment, this is a 2,000% return.

Health Care Reform and PALCO

Even if health care reform is implemented as currently envisioned, there will be no significant impact on the uninsured until 2014 at the earliest. Even then, after successful implementation of health care reform, it is estimated that at least 10% of people living in our community will not qualify for, or benefit from, changes brought about by health care reform.

Today, PALCO meets a critical and urgent need in our community. Care for the uninsured cannot wait, so PALCO works with its community partners to actively create a vision of how to care for the uninsured today. At the same time, PALCO enables our community to be better prepared to transition to different needs as the realities of the health care system change in the future.
GETTING INVOLVED

Aside from the personal satisfaction that comes from participating, PALCO sends the powerful message to the most vulnerable in our midst that we are a community that cares. In doing so, it also sends a message to everyone about the quality of our community.

We urge all those who are able, to get involved according to their particular skills. We need specialists as well as primary care providers. Contact information is provided at the end of this article.

PALCO makes it easier to give care to the uninsured. It is good for the patients, the providers, and entire community.

REFERENCES


PALCO
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“Italian Market” - Lee Musser, Winner in the LGH Employee Photo Contest