

**2017  
Barriers to Accessing Health Care  
IPC 3 Week 8 Small Group  
Student Guide**

**SMALL GROUP OVERVIEW**

There are two parts to today's small group:

1. An exercise called "What are your priorities?" which you will do in two groups of four followed by a group discussion. (There are two ~30 min scenarios)
2. A group exercise/discussion centering on a scenario of a patient obtaining care for an asthma exacerbation and pneumonia. (~60 min)

The purpose of today's small group is to emphasize some of the challenges that low income families may face and how these challenges can impact their access to health care and the ability to comply with medical recommendations. Often our actions as health care providers (such as prescribing a costly medication instead of a less expensive one) can have huge implications in terms of whether a patient is actually able to follow our recommended course of treatment.

**PART ONE: What are your priorities?**

**Scenario #1 and Scenario #2 (~30 min each scenario)**

You will break into two groups of four. You will be dealing with a scenario where you need to decide as a group what your priorities will be (Specific instructions given below). You need to discuss the issues involved in selecting your priorities for the day, and the pros and cons of each decision. One member of each group should be a scribe and fill out the chart that lists your priorities reasoning and the tradeoffs you have made.

After completing the selection of your priorities for each scenario, the full small group will meet together for discussion.

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**PART ONE**  
**Instructions for Students**  
**What Are Your Priorities?**  
**Scenario#1**

It is 1:00 p.m. on Monday. You and your husband have a one-year-old baby, Chris.

Your husband was working as a convenience store manager, but was recently laid off because of a store closing. Your family receives \$250 per week in unemployment. You are in school, and you have one year left before graduating with a teaching degree. You will have to begin your student teaching in one month, and you already have a placement.

You and your husband are both looking for work. You could work retail at night, but you can't find childcare in the evenings. Currently, however, your husband can watch Chris much of the time. Your husband is trying to find a job that pays as well as the convenience store (\$25,000 per year) but is not having much luck.

You share a car. Your husband has it most days for job hunting. You use public transportation to get back and forth to school. Your daytime daycare provider is working with you because your husband was just laid off. You owe the daycare center \$220 for the last two weeks.

You have not paid the utilities or credit card bills this month and they are 2 weeks overdue.

**You have several matters to take care of today (Monday) and tomorrow.**

You will not be able to take care of personal business or appointments at all this week from Wednesday through Friday, because you have two exams coming up and a paper due in school. Your husband has a job interview out of town so he will not be available to care for Chris.

1. The phone company turned off your service because you didn't pay the bill. They will turn it back on if you pay your balance in full plus a \$50 security deposit.
2. Tomorrow (Tuesday) at 9:00 a.m., Chris has a clinic appointment. It has been scheduled for 2 months, and he will be getting an immunization. The doctor's office called to remind you that it is important to be there. Clinic visits typically take 3 or 4 hours.
3. You were just offered a job, 4 evenings per week and one weekend day. You will be making collection calls from your home for \$7.70 per hour plus bonuses. You must come in Wednesday at 4:00 for training if you want the position.
4. You are supposed to observe two teachers "in the field." You have appointments for Wednesday and Friday mornings. This counts for 25% of your pre-student-teaching grade.

Your challenge:

Realistically, you can only accomplish 3 of the tasks below (and that is if you are lucky). You do not have enough money to pay both the utility bills and the baby sitter. What tasks do you choose, in what order and why? Please use the attached worksheet to list your answers.

Your tasks:

- Go pay the utility bill and phone bills.
- Go to Chris's clinic/immunization visit.
- Go to work to earn extra money.
- Observe two teachers in the field on Wednesday or Friday.
- Pay the daycare provider a portion of what you owe.

Your choices:

<b>Number (in priority order)</b>	<b>Your Choice</b>	<b>Reason</b>	<b>Trade-Off You Made</b>
#1			
#2			
#3			

**PART ONE**  
**Instructions for Students**  
**What Are Your Priorities?**  
**Scenario# 2**

It is Tuesday morning, you are at work and you have many things to do this week.

You are a single parent with a twelve year old, Keith.

You pursued training as a transcriptionist for health care providers. You finally found a full time job at \$7.85 per hour, which is higher than the new minimum wage of \$7.70. You clear \$540 every two weeks. Through work you will be eligible for health care coverage and sick pay after six months but you just started working last month. A long time ago you had Medicaid, but have not been covered since around 2005 because of the State budget cuts. With implementation of the Affordable Care Act, you went in to apply for coverage, but were told that since Missouri has not expanded Medicaid and because you are under 100% of the poverty level, you are not eligible to receive any free or subsidized health insurance. Subsidized insurance is available to individuals who are between 100% and 400% of poverty level. Because you earn \$540/year below the poverty line, you are not eligible for subsidized insurance through the exchanges. You are looking forward to having insurance through work in another 5 months.

You missed half a day of work last week because Keith was receiving an award at school and parents were invited.

You have a car, but it is not working. To repair it would cost \$475 up front to the mechanic. You must travel more than 40 minutes to get to work, and your neighbor will take you if you provide \$20 for gas.

You are having recurring pain in your abdomen, which you treat with pain relievers. Lately the pain has intensified, and you find it difficult to concentrate or function comfortably.

Your next paycheck is at the end of next week.

You have several matters to take care of:

1. It is beginning to get cold out, and on Saturday, you received a disconnect notice from the electric company. You called them this morning, and they will accept \$360 to keep your electricity on. (You owe \$600 but they will give you an extension on the remaining amount.) You must pay the electric company by tomorrow, or your service will be turned off on Thursday.
2. The abdominal pain was so intense last week that you made a doctor's appointment for tomorrow (Wednesday) at 9:00 a.m. Because you have no health insurance, they want \$60 in advance before they'll treat you.

3. Your supervisor has asked you to go to another site tomorrow to fill in for a transcriptionist who is out sick. You will need to find someone else to give you a ride there, because your neighbor can't do it. After paying someone for transportation, this would provide you an additional \$50 this pay period.
4. Keith is having a school field trip this Friday. Last month, you agreed to go on the trip as a chaperone. At that time, your supervisor said you could have the day off, without pay. You haven't reminded her about the day off, and Keith is very excited about the trip.

Your challenge:

Realistically, you can only accomplish 3 of the tasks below (and that is if you are lucky). You do not have enough money to both repair the car and pay the electric bill. What tasks do you choose, in what order and why? Please use the attached worksheet to list your answers.

Your tasks:

- Go pay the electric bill.
- Go to the doctor.
- Fill in at the other work site.
- Go on Keith's field trip.
- Repair the car.

Your choices:

<b>Number (in priority order)</b>	<b>Your Choice</b>	<b>Reason</b>	<b>Trade-Off You Made</b>
#1			
#2			
#3			

## **PART TWO: GROUP EXERCISE AND DISCUSSION**

### **Scenario #3**

**Student instructions:** Work through this exercise as a group. Take turns reading the scenario out loud. Complete the exercise or discussion for each section before turning to the next page.

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You are a single parent of two daughters, four-year-old Kayla, and seven-year-old Kaitlin. You have asthma, which requires ongoing regular use of inhalers, and have frequent exacerbations.

For the last three years and half years you have been working up to 35 hours a week at Wal-Mart. Two years ago you got a fifteen cent per hour raise when Missouri minimum wage increased from \$7.50 to \$7.65 /hr and on Jan 1<sup>st</sup> of this year, there was another increase in Missouri minimum wage and you are now earning \$7.70 an hour. This has allowed you to take home an additional \$20 or so per month and on months when you can work a full 35 hour week, you now earn \$1,151 per month before taxes, (this is still \$546/month under the poverty guidelines for a family of three). Recently they have been cutting back everyone's hours at work and last month you only brought home \$945. You have no work-related health insurance or benefits because you are not considered full time (you have averaged less than 30 hours/week over the last year.) Your girls are covered by Medicaid.

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#### **DISCUSSION:**

**On the basis of this individual's income, her status as a single parent, and her chronic health problems, is she currently eligible for Medicaid in the State of Missouri? (Decide and discuss as a group).**

**Why?**

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**DISCUSSION: This individual's income is approximately 56% of the federal poverty guidelines for a family of three. Currently in Missouri, working parents from a family of three are eligible to receive Medicaid if their family income is: (Discuss and make your best guess as a group)**

- A. less than \$323/month**
  - B. less than \$480/month**
  - C. less than \$740/month**
  - D. less than \$852/month**
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Your girls are covered by Medicaid, but you have not had health insurance for the last 10 years. Without insurance, you have not been able to regularly afford your asthma medications. You often “stretch them out,” saving them for when you have severe symptoms. You have not been seeing your doctor regularly because of cost. Twice during the last three months you have had to go to the emergency room because of problems with your asthma.

Over the last week you have developed a cough and on Saturday evening you became so short of breath that you went back to the emergency room. You are worried about the cost of the visit, and already owe the hospital over \$1,500 from previous emergency room visits. You are working with the financial assistance program at the hospital and are hoping they will be able to reduce your bill.

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**DISCUSSION:**

**55% of ER visits are not emergencies or urgent and would be treatable in a primary care setting. What are some of the reasons that individuals might go to an emergency center for a non-urgent health issue?**

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The emergency room provider did a chest x-ray and a breathing treatment. You were told that you had pneumonia, and were given prescriptions for an antibiotic, a new inhaler, and some oral steroids to take over the next week. You took your prescriptions to the local all-night pharmacy. Costs of your medications at the local 24 hour pharmacy were as follows:

Albuterol inhaler (refill)	\$69
Flovent Inhaler 110mcg (an inhaled steroid)	\$255
Oral Prednisone (10mg, #60 tabs)	\$11
Levofloxacin (750 mg #5)	\$130
Total cost ~\$465	

You are only able to afford the oral prednisone. By Monday you are quite sick.

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**Consider: You were given a prescription for a Levofloxacin which cost \$130. Other antibiotics that potentially could have been prescribed to you for treatment of community acquired pneumonia:**

- **Combination therapy with high dose amoxicillin and a macrolide such as azithromycin. Cost at the 24 hour pharmacy: ~\$40 for both, at other pharmacies through \$4 med lists and pharmacy discounts they could be obtained for ~\$16 for both.**

**Alternatively if the provider had given you a coupon available through the GoodRx.com website (an interactive website that provides free coupons and information on the least expensive place to purchase medications locally), you could have saved \$94 dollars on the Levofloxacin prescription at the 24 hour pharmacy or could have obtained it the following day for \$4 total at a local supermarket pharmacy.**

The emergency room told you about the local Federally Qualified Health Center (FQHC), where you might be able to receive care on a sliding scale, and where you might be able to get medications at a reduced cost. You call the Health Center first thing Monday morning. Because you are being referred from the emergency room, they are able to schedule you for an appointment (otherwise it could be much longer before you would be able to be seen as a new uninsured patient). The clinic had a cancellation and there is an opening at 10:20 this morning for an “ER follow- up” visit. They explained that they would not be able to deal with chronic health problems because of the limited time slot available but that they could see you for follow up of your emergency room visit and help with management of your probable pneumonia. They may be able to help you get your medication. You need to bring in documentation of your income and you will be required to pay at least \$20 at the time you are seen.

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**DISCUSSION:**

**What are some of the challenges you might face in making it to the Health Center this morning?**

You normally work from 8:00 to 3:00 and get a ride to work from a coworker. You share gas costs. Kayla, your four-year-old, usually spends the day with your neighbor, whom you pay for child care. You meet Kaitlin after school at the school bus stop at 4:15.

You have a friend who could give you a ride to the clinic but she works in the mornings and the only clinic appt available was at 10:20. You call in to take the day off work. This is the second day you have had to take off work during this pay period because of your illness. You will lose \$123 in pay because of this missed work time.

You will need to take public transportation to get to the clinic. You live in the trailer court on Vandiver across from the Resource Center. The Federally Qualified Health Center (FQHC) is on the corner of West and Worley in the same building as the Columbia/Boone County Department of Public Health and Human Services.

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**ACTIVITY:**

**Break into groups of two to three and use the Columbia Transit Maps to figure out what buses you need to catch to get you to the Community Health Center by 10:20. You do not have internet access at home and do not have a smart phone so you are unable to use the CoMoConnect phone app.**

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**DISCUSSION:**

**The bus route is somewhat difficult to figure out. What things might make it even more challenging?**

So that you can save on the expense of child care, you decide to take 4 year old Kayla with you. You make it to the Whitegate and Sylvan connection point okay and wait 15 minutes for the Gold Route 2B bus. There is a mechanical problem with the bus however and you end up having to catch the following bus which does not leave the Whitegate and Sylvan stop until 10:30. You arrive at the clinic at 10:45 and it is 10:50 by the time you get to the desk to check in.

The front desk tells you that because you are late, you will need to reschedule.

So how are you feeling right about now?

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**DISCUSSION:**

**It is cold outside. You are sick. Your four-year-old daughter has been in transit for over 2 hours and is getting fussy. How would this scenario have been different if:**

- a) You had health insurance that would have helped pay for your medications? (Discuss)
- b) You had been able to regularly see your doctor? (Discuss)
- c) The Emergency Room doctor had prescribed less expensive medications or given you coupons or samples? (Discuss)
- d) You had a reliable car? (Discuss)
- e) Your finances weren't so tight and you could afford to pay for daycare for your daughter, and not worry about missing work? (Discuss)

The provider agrees to see you but indicates that you might have a long wait since they will have to “work you in” since you were late. You are asked for a \$20 payment for the visit, and told you need to bring in your last three pay stubs or last year’s income tax form so that you can receive services on a sliding scale.

At 12:30, you are seen by one of the providers. You receive another breathing treatment, and based on the emergency room x-ray report and your clinical exam, they decide to treat you for pneumonia. You are told that you will be able to receive some of your medicines through a discounted medication program available to patients who receive care at Federally Qualified Health Centers. Through this program you can get Levofloxacin for \$8 instead of \$130; a steroid inhaler for \$8 instead of \$245; and an albuterol inhaler for \$8 instead of \$69. With the discount program all of your remaining medications will cost \$24 instead of \$444.

To get the discounted rate, you need to have them filled at Kilgore’s Pharmacy on Providence just south of Wilkes. It is now a little after 1:35. You need to pick up your medications, and get home before Kaitlin gets off the bus at 4:15. The social worker at the clinic helps you figure out the bus route that you need to take to get to the pharmacy and then back home.

The next bus you can catch is at 2:00. You are worried that you might miss it so wait for 25 minutes with Kaylan at the bus stop which is partially covered but very cold. You catch the 2:00 bus in front of the clinic and head east, getting off at Providence. You and Kayla walk 3 blocks north to Kilgore’s pharmacy and fill your prescriptions. Kayla has not eaten but there is no place to buy food nearby and it is cold, so you spend a dollar to buy her a candy bar. The pharmacy fills your prescription quickly and you are able to walk back to the Gold route bus on Worley and just manage to catch the east bound bus at 2:35. You take the bus to the Whitegate Sylvan connection where you were this morning, arriving there at 2:45. Though it is only a 5 minute drive from there to your home, the Brown bus route travels in only one direction. After waiting in the cold for 20 minutes, you and Kayla catch the 3:05 bus on Brown route #3, and it circles north of town in a big loop eventually bringing you back to the Resource Center across from your trailer court. You arrive home at 3:40.

In spite of being ill, you have been able to get to the clinic and back and to purchase your medication, and have gotten home in time to meet seven- year- old Kaitlin at the bus stop. You have been gone 6 hours and have spent over 3 hours waiting for buses, transfers, and to be seen in clinic. Your 4-year-old daughter has been with you the whole time

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**DISCUSSION:**

**What are the financial implications of your asthma exacerbation?**

**List as many of the costs as possible for both you personally, and in a larger sense.**

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**ANY ADDITIONAL DISCUSSION?**

**CREDITS:**

**The “What are your Priorities/” scenario is modified from a curriculum called “When Creditors are Predators”, which was jointly developed by Brenda Procter, MU Extension Specialist in Personal Financial Planning, and Robin Acree, Executive Director of GRO-Grass Roots Organizing.**

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