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Cost, access plague residents

State watches Congress for fix to national crisis

By Yvonne Wenger
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Adrienne Sellers thought she made the right choice when she quit her job in Charleston and moved to Atlanta temporarily to help raise her grandchildren after her daughter was in a bad car accident. What Sellers didn't anticipate was the way her own medical problem would devastate her life.

In December 2008, Sellers was just settling back into life on the peninsula after eight months away when a doctor told her the unbearable pain she felt was from a prolapsed uterus and a subsequent infection — and she'd better get surgery quick.

Sellers had a solid work history, but her health care coverage had lapsed while she was caring for her family and she didn't have the money to pay for the expensive operation.

She is one of the hundreds of thousands of South Carolinians without health care coverage, a number that grows by 670 people each week. Depending on the estimate, roughly one out of every six South Carolinians does not have insurance.

The nation waits for reform as bills touted as a solution move through the U.S. Senate and House chambers.

"I know if you don't have a doctor, you don't have anything," Sellers said. "You don't have an insurance card? You can sit there and rot."

Sellers learned all the past years of coverage didn't matter because she didn't have coverage when she needed it. She was 13 months too young to qualify for Medicare and in too much pain to wait for a Medicaid approval.

She contacted Roper Hospital in search of help. The hospital, through a charitable program, arranged to give her \$22,000 treatment for free, but she had to find her own surgeon. The surgeon, even after providing a reduced rate, cost \$2,500. She works Saturdays — in addition to a part-time job during the week — at the Charleston County Public Library to earn extra money to pay off the medical bill. She is looking for full-time work in social services but the recession makes it difficult.

"I am just scraping by," Sellers said. "It will take two years to pay back."

Sue Berkowitz, director of the advocacy group S.C. Appleseed Legal Justice Center, said families that have low incomes or no insurance coverage many times wait until they are really sick and head straight to the emergency room, the most expensive place to get health care. By then, problems that started out simple enough to care for have turned into major issues, she said.

As a result of the recession, Berkowitz said state and county-owned facilities are garnishing wages in some situations to pay medical bills.

Lathran J. Woodard, chief executive officer of the S.C. Primary Health Care Association, said the network of 19 centers does its best to fill the gap, but needs are high and resources are scarce.

An estimated 600,000 to 800,000 South Carolinians do not have health insurance. That includes at least 80,000 children, she said.

The network includes the Franklin Fetter Family Health Center in Charleston and the St. James-Santee Family Health Center in McClellanville.

About 40 percent of the more than 290,000 patients served within the network last year, were uninsured, Woodard said. The uninsured are charged a fee based on the patient's income and family size.

The state Department of Health and Environmental Control had to significantly cut services to balance the books, which has shifted more need on to the health centers, Woodard said.

The state and federal government have stepped up with some resources to help meet the need, she said.

This year, state legislators set aside \$750,000 to help provide care for the uninsured. The federal stimulus package allocates \$6 million for increased demand at the South Carolina centers and \$15.3 million for capital improvements.

Woodard said whether or not you agree with President Barack Obama, the push by Democrats has forced the nation to talk about health care and address the problem like never before.

Families USA, a health care advocacy organization, released a report this week that found an estimated 670 South Carolinians are losing health care coverage every week, 2,910 people a month and 34,920 a year.

The report is called "The Clock Is Ticking: More Americans Losing Health Coverage." Its purpose is to show how many people will lose health care coverage from January 2008 to December 2010, if reform measures aren't enacted during this Congress.

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