

Ingham Health Plan

Ingham Health Department -

http://www.communityhealthplans.org/IHP_default.asp

Ingham County, Michigan

INGHAM HEALTH PLAN OVERVIEW

- The Ingham Health Plan (IHP) was created in 1998 to provide health care for the uninsured citizens of Ingham County, Michigan. Created specifically to address two problems: (1) developing a funding mechanism and (2) developing a care network.
- Ingham County has a total population of around 277,000 people (US Census Bureau 2006).
- 30,000 Ingham residents are uninsured and 15,325 (Community Voices) of the uninsured are enrolled in the Ingham Health Plan.
- The services include: primary care, specialist consultation, outpatient laboratory and radiology services, and prescription drugs. Additionally, each client has a medical home where he or she can receive preventive care and disease management advice.
- IHP is not insurance. Services must be provided by Ingham Health Plan providers.
- Enrollees of both plans pay co-payments between \$2 and \$10 (for physician visits and prescriptions).

STAFFING

- Case Managers
- Ingham Health Department provides enrollment, data management, and case management services and consultants to the corporation.

FUNDING

- Federal Medicaid - \$3,400,000
- Local - \$2,000,000
- State Medical Plan - \$1,300,000
- **Total - \$6,700,000**

*The IHP Corporation contracts with providers to offer a defined set of services for the IHP participants. The primary care providers receive a per member per month (PMPM) fee (average PMPM is \$40). Over 16,000 people participate in the IHP.

ADVANTAGES

- Provides a medical home to over 16,000 participants.
- It has been replicated in 16 county or multi-county regions that, in total, provide access to medical services to more than 80,000 people. And plans are underway to create similar initiatives in nearly all parts of the state.
- Community outreach workers are employed to enroll hard to reach uninsured members of the community into the IHP. This has resulted in an additional 2,364 people enrolled in IHP. Outreach workers also used the enrollment process to connect people to other resources, including breast cancer screenings, exercise programs, and food security, building social connection within their neighborhoods.

CHALLENGES

- The proliferation of the IHP program has met with some skepticism. Some respondents noted “donor fatigue,” the hesitancy among some physicians in counties considering or implementing such programs to serve this additional population on top of the services they already provide to low-income individuals.
- Small business owners are difficult to reach and persuade to participate in the program (County Advantage Program).

WHAT’S NOT COVERED BY IHP

- Services not covered include inpatient services, organ transplants, transfusions, chiropractic care, experimental treatment, speech, physical or occupational therapy, hearing aids and related services, durable medical equipment, prosthetics and orthotics.
- Also not covered is any condition that can be paid for under another public or private health care program or insurance, medical services to

prisoners, hospice care, any service not authorized by an IHP provider, travel shots, and sports physicals.

MISCELLANEOUS

- Additionally, IHP sponsors the ***CAPP (Capital Area Prescription Program)*** program, which provides a prescription discount card to enrollees.
- ***Ingham County Advantage*** is a health insurance option for small businesses sponsored by IHP. The insurance premium is shared by the employer, employee, and IHP.

References:

INGHAM HEALTH PLAN: http://www.communityhealthplans.org/IHP_default.asp

COMMUNITY VOICES WEBSITE: <http://www.communityvoices.org/Community.aspx?ID=10>

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