

Hospital Decision Leaves 1,500 Islanders Uninsured, Confused

By MIKE SECCOMBE

Some 1,500 Vineyard residents will have to find a new health insurer, following the Island hospital's decision to stop accepting the Boston Medical Center (BMC) HealthNet program, one of two Commonwealth Care providers here.

From the end of June, BMC will withdraw from the Island and another insurer, Neighborhood Health, will come in. The other insurer, Network Health, will continue to offer coverage, which still leaves people with a choice of two.

But the changes bring confusion and inconvenience, and for a small but critical group they present real problems in getting ongoing medical care, said Sarah Kuh, the program director at Vineyard Health Care Access.

Those people, she said, are mostly people who are receiving ongoing treatments with specific providers or facilities, often off-Island.

"It's not always going to work out for them. I just had someone yesterday who's seeing an orthopedic surgeon in Falmouth, who was covered by BMC, but is not covered by either of the other two plans," Ms. Kuh said.

"I expect a small percentage will be in that category. It may be five per cent, maybe 10 with one provider or another. But I will add the two plans are trying very hard to add new providers."

Ms. Kuh said her program is informing the two insurers of such cases to encourage them to add particular health care providers to their networks.

The changes to the Commonwealth Care insurance arrangements coincide with the general one-month open period which the health system allows each year, in which anyone can change insurers, which began on Monday and continues until June 25.

Since Monday Ms. Kuh said she had been buried by requests for assistance in negotiating the changes.

The demand for advice is such that the access program has scheduled a series of open days on which people can go in without an appointment, to try to work out their best option.

Over the next four Mondays, June 1, 8, 15 and 22, office hours will be held between 9 a.m. and 3 p.m.

She said those affected should not worry too much about the June 25 cutoff.

"Usually, once open enrollment is over, you're done until the next one. But because this is what's called a qualifying event, because BMC is leaving, there will be some more flexibility for people who want to pick a different plan after June 25," she said.

The hospital's action in no longer accepting BMC also has precipitated a major information campaign by the health insurers involved and the state health connector.

"We're adopting a multi-pronged approach to making sure everyone has the information they need to make a good decision," said Richard Powers, the director of public affairs for the Connector. He elaborated:

"The first thing is that BMC is sending a letter to each of its Commonwealth Care members on the Vineyard to tell them that plan will no longer be available after July 1. It will note in that letter they will be getting information shortly from the Health Connector.

"Then the second thing is all 174,000 Commonwealth Care people in the state will be getting an open enrollment packet from us, telling them they can switch plans. Those packages are customized for each person, so it will tell them what plans are available in their area of the state and what the costs are.

"Third, we will send a letter to all of the Commonwealth Care members on the Island and tell them specifically that BMC will no longer be offered as of the first of July and they have to make a change.

"Then we will follow that up with a phone call to every person on the Island who currently has BMC.

"Finally, we understand also that the Martha's Vineyard Hospital will send a letter to all its patients, telling them they will no longer be accepting BMC as of July 1.

"So I think we have all the bases covered."

Six weeks ago the news of the change surfaced when some doctors had begun advising their patients that BMC would



be gone by July 1. At the time Martha's Vineyard Hospital chief executive officer Tim Walsh explained that the decision came about in part because BMC had no contractual arrangement with Massachusetts General or Brigham and Women's Hospital in Boston, affiliates of Partners Health Care, which also now owns the Vineyard hospital.

He said Network Health had a more extensive array of hospitals available for when patients are referred off-Island.