Care for the Uninsured and Underinsured

Length: 1.5 hours

Target Audience: Mid-careerists to senior

Description: Over 46 million Americans are without health insurance and many more are underinsured. This has a direct impact on healthcare executives in terms of cost and reimbursement, provision of charity care, state law and community collaboration and benefit. By hearing from hospital executives that have successfully implemented programs to care for the un/underinsured, in addition to local lawmakers that can speak to specific local regulations and policies, participants will get a better understanding of their obligations and opportunities in this important area.

Faculty: Moderator and two to three panelists. The moderator should be someone with working knowledge of local policy as it pertains to the uninsured and best practices of charity care. He or she might be a representative of the state hospital association, state medical society, or other government or civic agency

Panelists may include a hospital CEO; an expert in charity care policy, such as a health lawyer, CFO/financial consultant or community benefit/reations director. Also consider a physician or other middle level management undertaking community collaboration.

Topics for Discussion:

- What hospitals are obligated to do under local state policy in terms of care for the un/underinsured and how do their charity care policies are meeting those obligations
- Ways in which providers have developed community benefit processes without an unacceptable financial burden
- How healthcare organizations work to minimize the costs for patients who over-utilize services.
Questions for Discussion

1. How and when was your charity care policy developed? Have you reviewed them currently with consideration of new policies? What modifications, if any, have you implemented or are currently under consideration?

2. What types of programs/collaborations have been most successful in developing an effective healthcare delivery system for the un/underinsured in your community?

3. What local regulations or policies exist to help you provide care for these patients? What factors are hindering your ability to provide care?

4. Which individuals or bodies are responsible for developing and implementing policies that govern your charity care? To oversee community benefit through care for un/underinsured?

5. How does your organization manage their charity care as compared to their “bad debt?”

Material for Distribution:


Additional Resources:

