

Caring Neighbors

VOLUME 11

2014/2015

VIM FAST FACTS FOR 2014

- * A de facto medical home for almost 500 individuals
- * More than 3,300 patient visits
- * 204 medical clinics
- * 36 Gastroenterology Clinics
- * 12 Cardiology Clinics
- * 12 Nephrology Clinics
- * 12 Eye Clinics
- * 4 Vaccination Clinics
- * 12 Orthopedic Clinics
- * 52 Mental Health Clinics
- * 40 Acupuncture Clinics
- * 24 Massage Therapy Clinics
- * 8 Infectious Disease Clinics
- * 7 ACA information and Medicaid enrollment clinics
- * 100 Active Volunteers
- * 600 Generous Supporters

VIM receives no State or Federal Assistance.

We are Neighbors
Caring for Neighbors!



AM I MAKING A DIFFERENCE?

By Judith Swankoski

Like George Bailey in the holiday classic, *It's a Wonderful Life*, sometimes we need an angel-guided tour through our day to realize how much our interactions positively impact those around us. Even the smallest gesture can change a life. Indeed, at VIM, these seemingly small gestures are the heart and soul of our organization.

With new health care laws to navigate this year, more than ever, the 500 patients of VIM of Cape May County continue to need our services. Much like George's younger brother Harry though, these patients are skating on thin ice and slipping through the cracks of an overloaded system. Medical concerns and endless paperwork leave them feeling helpless and hopeless.

How does a diabetic woman living in her car refrigerate her insulin?

How can we help the middle-aged man with heart issues receive proper care when he is subsisting solely on peanut butter sandwiches?

These are real problems facing your neighbors, and they look to VIM and its staff as a trusted and essential part of their lives.

Fortunately, George was there to save his brother from falling

through the ice (subsequently saving all the men on that transport), but, not everyone is so lucky. For many of our patients, their everyday reality is a struggle, and appointments with VIM are not only a medical necessity, but also offer a break from the despair of their daily challenges. "Our patients leave VIM feeling, 'Here is a group that cares about me'," said Barbara Harvey, RN, Director of Nursing and Clinical Operations.

Care and respect are the hallmarks of VIM, made possible by volunteers and staff dedicating their time, talents and treasures to the organization. Support for VIM is always welcome, and many find volunteering offers the opportunity to directly assist those in need.

Internist, Dr. Melind Pandya, DO, agrees. "Giving back to my community gives me a personal sense of satisfaction," says Pandya. "I schedule one afternoon a month to be at VIM and I look forward to it. This is why you want to practice medicine," he added.

As we reflect on VIM's Year of the Patient, we look to the future and think of those we meet every day who can use our help.

Perhaps this holiday season we will be watching as the angel Clarence gets his wings and Harry toasts his older brother, George, "The richest man in town." We'll smile as George, humbled by those who have shown up in his time of need, surveys the room and realizes he is rich; but it's not just the number of friends surrounding him or how much they have so generously donated. What we see in that moment is George realize his life has made a difference. Harry. Mr. Gower. Annie, the maid. Mr. Martini. The lives he affected are the lives we all affect. *We do make a difference.*



With your special contribution to VIM, together we can continue to make a difference in the lives of our patients. Let's lasso the moon!

It's the chance of a lifetime.



Stay informed about VIM. Sign up for monthly emails.
Scan the code on the left or email jmeiluta@vimcmc.org

VIM and the Affordable Care Act

By Jacqueline Meiluta

What a long strange trip it's been! From the day the Affordable Care Act (ACA) was signed into law, people started saying to me, "but doesn't everyone have insurance now?" Sometimes tongue-in-cheek, but most times with a degree of sincerity.

Fact: the Congressional Budget Office has always estimated there would be approximately 30 million still lacking insurance after full implementation of the ACA in 2019.

But really, how did Obamacare affect VIM this past year?

Patient Impact

VIM staff reviewed the cheapest plans available on the Exchange as soon as we were able. These so-called Bronze plans all have a fairly high deductible. This means, a patient is required to pay the full price for most doctor visits, diagnostic tests and prescription medications until that deductible is met. The typical VIM patient earns approximately \$20,000/yr. They struggle to put food on the table and pay their rent. Even if they could afford a discounted insurance premium, it is highly unlikely they can afford the costs associated with their deductible. The word "underserved" in VIM's mission to "understand and serve the uninsured and underserved" quickly became more relevant.

In January, the Board of Trustees approved a change to our eligibility standard. We limit care to patients who live in Cape May County. Our patients can earn up to 300% of the Federal Poverty Guidelines (approximately \$35,000/yr for a single; \$45,000 for a couple). We now accept patients that have insurance, if the deductible is at least \$2,500.

We began the year with an informative letter to the patients. We arranged for ACA navigators to be available for guidance and assistance. A few (not many) did sign up for insurance. Quite a few more were now eligible for Medicaid. (NJ is one of the states participating in expanded Medicaid). By March, we thought

we were under control.

Unfortunately, we were wrong. VIM relies on major pharmaceutical companies for prescription drug assistance and Charity Care at the local hospitals. Our routine applications were suddenly being denied unless we could provide proof of Medicaid denial. In the free clinic world, we know not to duplicate services. If a patient has access to a program, they need to avail themselves of that program first. Big pharma was simply doing their due diligence requiring this proof, but we were trapped in a nightmare. The state was back-logged, patient applications seemed to be in limbo. We could not prove if our patients had been accepted or been denied.

The VIM team had to learn about soft cards and hard cards. One says you are eligible; the other is actual proof of coverage. We had to advocate for our patients. We made countless phone calls and wrote many letters to ensure we could provide continuity of care at the lowest possible cost.

Patients that eventually got approval and the right card needed assistance with matriculating to a new clinic that would accept their Medicaid coverage.

The problems continue. Patients that were determined eligible are now having to re-apply. VIM patients have complex chronic conditions. Continuity of care is very important. Having coverage, losing coverage and switching doctors is hardly a recipe for quality care.

VIM continues to advocate; continues to do whatever we can to ensure our patients receive the care they need. For our patients who are not eligible for Medicaid, we now insist they apply anyway simply to get that important piece of paper that proves they were denied. We know we are simply adding to the backlog but unfortunately, it's a necessary evil.

Donor Impact

A new report released by the National Association of Free and Charitable Clinics (NAFC) reveals that over the last two years, the nation's 1,200 Free and Charita-

ble Clinics have seen a 40 percent increase in patient demand. Unfortunately, during this same two year period, *free clinics have seen a 20% decrease in donations.*

Raising funds is always hard, but when your supporters are unsure if your Mission is even necessary it becomes near impossible.

VIM's annual budget is about \$275,000. We receive no Federal or State funds, but do receive some support from the County of Cape May and the municipalities of Avalon, Stone Harbor and Lower Township. The majority of VIM funds come from local charitable groups and individuals. 100% of all funds donated remain within the County of Cape May and more than 88% of all funds go direct to patient care. The cost per patient is about \$475/year (\$95/patient visit).

The medically underserved in our community struggle daily to survive. Together with your continued support, VIM remains committed to providing free quality healthcare as long as it is necessary.

Please know that we cherish each and every gift. We respectfully request that you continue to support our mission. On behalf of our patients, thank you for your continued generosity.

PS I am always available to speak to your group or show you the Clinic. Contact me at: jmeiluta@vimcmc.org



Reef Family Pharmacy was honored as VIM's Community Partner for 2014.



Wanda Jones - 2014 Volunteer of the Year

Our Patients

VIM patients come in many shapes and sizes. Everyone has a story. Most are kind and appreciative; some are bitter and burnt out by life. Some amaze us with their courage.

Jane (not her real name) is a lovely 50-something. She works as a home health aide. She is always neat and clean. She has a sunny personality; quick with a smile and a friendly word. The type of person you would strike up a conversation with while in line at the grocery store. The type of woman you would be thrilled was providing care to your loved one.

Jane has high blood pressure and high cholesterol. She suffers with asthma, at times so severely she can hardly breathe. Jane is also homeless. She lives in an abandoned building. She left a bad situation, and having no money or resources, has done the best she can to survive.

Jane does not talk about her living situation. It was only when VIM provided her with a nebulizer for her asthma, that she shyly explained, "but I don't have electricity."

Jane is actually quite typical for a VIM patient. Our patients work; often times multiple part-time jobs, or seasonally. Our patients have income, just not enough.

Although our focus is health care, Dr. Crowley is quick to point out, "I can't treat their disease if they lack the essential elements to survive." VIM works closely with other agencies in the county to connect our patients with available resources. It seems our staff and volunteers perform miracles every day. Our patients like Jane remind us why we do what do.

Care of the Week

The Care of the Week Program honors contributors at the level of \$150 or higher. Donor names are published weekly in donated space in the Cape May County Herald, the Gazette and Ocean City Sentinel.

Our Providers

The VIM model assumes retired doc's, but none of our are retired. They are all in busy active practice. They come to VIM to recharge their batteries, to practice medicine the old-fashioned way. If you are a curious medical professional, contact Dr. Crowley at bootscrowley@vimcmc.org. As little as one four-hour shift per month can make a difference.

Together with Dr. Crowley, our Primary Care Team includes Luigi Barretto; Ken Cramer, MD; Tom Dierkes, MD; Ruth Hallowell, APN-C; Lynn Helmer, MD; Gina Maloney, APN-C; Dave Perry, PA and Nancy Sudol, APN-C.

We are also blessed to have the following Specialists at VIM: Martin Carey, DPM (Podiatry), Jong Choi, MD (Acupuncture), James Dougherty (Massage Therapy), John Gottlieb, MD (Orthopedics), Jacqueline Hendrickson, MSW, LSCW-C (Counseling), Stephen Kornberg, MD (Cardiology), Divo Messori, MD (Gastroenterology), John Middleton, MD (Infectious Disease), Melind Pandya, MD (Nephrology), Maggie Salmon (Diabetes Education) and Joseph Salvatore, MD (Orthopedics)



Dave Perry, everybody's favorite PA, was also VIM's Provider of the Year

Our Volunteers

We rely on almost 100 active volunteers to provide care each week. Not all our volunteers are licensed health care workers; we also need to schedule, file, copy, make reminder phone calls, advocate, etc.

If you want to make a difference and can commit to one four-hour shift/week, contact Anne Marie Jackson at 609-463-2846 or volunteercoord@vimcmc.org.

We have monthly Eye Clinics open to the Public. Next clinic is 1/16
www.vimcmc.org for more info.

The Season of Giving

Give the gift of healthcare! Your donations are tax deductible as allowed by law. 100% of your donation stays in Cape May County. Instead of shopping for office gifts, think about an office wide donation to VIM.

VIM is a proud partner of the United Way. Remember, Matching Funds doubles the power of your donation.



VIM Thrift

20 S. Main St, in CMCH. All proceeds from the store support Clinic operations. Donations of gently used clothing, housewares and small furniture are greatly appreciated.



Monday May 18, 2015

Premier All-Women's

Golf Tournament

Burke Motor Group is the proud host of Spring for VIM, a premier all-women's golf tournament. Golfers can register at www.eventsbyburke.com after 3/1/15. Contact jmeiluta@vimcmc.org to sponsor.





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- Anne Marie Jackson, Volunteer Coord.
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- Jacqueline Meiluta, Executive Director

Newsletter printed by:



Holiday Wish List

VIM patients need help with exams and prescriptions,
Consults, x-rays and tests for their afflictions
Your cash donation will help VIM pay the bills
But VIM needs much more to help with their ills

We are always in need of a supply of good food
It helps keep our volunteers in a jovial mood
K cups, tea bags and a nice healthy snack
Popcorn, juices, even chocolate we lack

Events to raise money, means we have lots of stuff
A free shed for its storage would make life less rough
Our parking lot is uneven, full of potholes and bumps
Some donated stone and labor could erase all those lumps

What we are trying to say, in words not so few
Is we can do more, but not without YOU
So if this holiday season, you can spare some wealth
Give your gift to VIM, give the gift of good health.

*Volunteers in Medicine is a 501(c)(3) tax exempt organization.
Donations are deductible as allowed by law.*



**5K Health Run
2mi Walk
Easter Saturday
April 4th, 2015
CMC Park & Zoo**

Closed Paved Surface Course
All age categories!
Register and Sponsor at
www.vimcmc.org



Save the Date: March 29, 2015