

## Free healthcare for the uninsured

### Mary Hampshire visits New York's Floating Hospital

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#### The Big Issue In The North

Teenagers shuffle aboard the creaking gangplank of New York's Floating Hospital for medical examinations. It is one of the few times they visit a doctor. For they are among America's 43 million people who, according to the Census Bureau, do not have health insurance. At The Floating Hospital, they get help for free. As the ship rocks on the Hudson River below Manhattan's glitzy skyline, one 15-year-old discovers she's pregnant. A 14-year-old is referred to accident and emergency at a city hospital for high blood pressure.

The boat began as a philanthropic initiative by the New York Times in 1866 to help street children who sold its newspapers. Today, its services are needed more than ever by the city's 100,000 homeless a year and working poor. "People use us as a last resort when a health problem becomes acute. Teenage pregnancies are common," sighs Maria Garcia, 30, an outreach worker based at a Manhattan school. "Some of the dental problems, such as cavities, are horrendous. Other times it's neglect. There's poor awareness and management of nutrition and asthma, for example, and sexual health." She continues: "We see kids who are obese from a lack of exercise, and who suffer from high blood pressure and others who need shots such as tuberculosis."

Situated on South Street Seaport under the shadow of The Brooklyn Bridge, the non-profit organisation is five minutes walk from Wall Street, dominated by the towering twin peaks of the World Trade Centre. Busy office workers, in raincoats and carrying brief cases, dash by talking hurriedly into mobile phones. Others inhale cigarette smoke and salty air, sitting near fountains, outside glossy office blocks. During the last century, upto 23,000 children a year and their mothers took day sails aboard the ship benefiting from fresh air, food, showers and medical assistance. Physicians volunteered their services. "The upper deck," notes a June 1882 monthly bulletin of St John's Guild, a church organisation who took over the project from The New York Times, "is one huge breeze-blown veranda, open on all sides, the wind blowing freely through, the floor swarming with women and children. The matron is passing round amongst them, coaxing away the decayed and unripe fruit, the doughy balls and stale crackers .....

In the 1990s, The Floating Hospital is one of several providers for the underprivileged offering free primary health care including medicals, immunisations, dental, prescriptions and referrals for psychiatric and drug treatment services. "Lack of primary care," states Susan Neibacher in 'Homeless People and Health Care: An Unrelenting Challenge', for The United Hospital Fund of New York, a charity, in 1990, "is a problem in poor communities throughout New York. "Health care institutions in the city are already overwhelmed by poorer, sicker patients; insufficient reimbursement; and a health personnel shortage. Many institutions are so much under siege

that people must wait weeks for appointments, and some health centres have been forced to close their registration because of oversubscription. Under these strained circumstances, seeking care can be a daunting experience ... As a result even many domiciled New Yorkers neglect health care until an emergency arises." By law, they cannot be turned away from an accident and emergency department.

Around 70% of The Floating Hospital's patients, mainly mothers and children, are homeless. They also include the unemployed, working poor and illegal immigrants. Complaints include asthma, diabetes, sexually transmitted diseases, high blood pressure, drugs addiction, mental health problems, dental cavities and skin complaints. In recent years, the hospital has been very proactive in outreach work making their operation full time, having previously confined itself to mainly summer sails. Patient visits have multiplied from 2,000 in 1991 to 14,000 in 1997. Four teams of doctors, nurses and medical assistants, run half-day and day clinics at 40 hostels (around one third of the city's total) across New York's five boroughs - Manhattan, Brooklyn, Queens, The Bronx and Staten Island. They also transport people from shelters to the port-holed consulting and treatment cabins aboard the ship. The service fills a critical gap in a fragmented, expensive and confusing health care system driven by profit.

David Wunsch, policy analyst at Care For The Homeless, which also runs free health clinics and campaigns on welfare reform, says: "The US has the worst health care system for poor people in the industrialised world. If you lack health insurance you can become homeless from not being able to pay your medical bills. Once you are homeless, you are more vulnerable to conditions such as frostbite, infections and abrasions from living on the streets. Finally, homelessness complicates poor health. If you don't have a refrigerator you can't take certain medications. If you can't afford to eat, you can't have some tablets on an empty stomach. Some critics might say we are colluding with the system by propping it up, mopping up on the government's behalf. But groups like ourselves and The Floating Hospital cannot sit back. The need is there. It's not acceptable to do nothing."

At a homeless shelter in Brooklyn, mothers, aged between 20 and 25 with between two to five children, file in to sign up for immunisations and check-ups for their babies. One woman has lost her medical card and her daughter has to have repeat injections as there are no records. Another needs help finding a chemist to despatch her prescription while an overweight man pops his head around the door asking for dietary advice. Meanwhile, a little boy is referred to hospital for a serious ear infection. It takes Angela Amendola 30 minutes just to book an appointment.

In New York State, according to the Kaiser Family Foundation, an independent health watchdog, 19% of the population has no health insurance - just higher than the national average. The options are free or cheap insurance through an employer. Many smaller firms do not offer this. So the onus is on the individual to pay for private insurance which can cost from \$200 a month for a basic plan to more than \$1,000 for a comprehensive policy. Alternatively, there is state

insurance - in theory - for the unemployed and the homeless called Medicaid. This is means tested and can continue for upto a year after employment. Half of those who attend The Floating Hospital do not have this.

Many people do not claim as the administration process baffles even the most expert in red tape. Before 1996, those on benefits were automatically enrolled on Medicaid. Now it is left to caseworkers who have been accused of misinforming the public or not informing them at all. Earlier this year, President Clinton acknowledged the problem encouraging parents to seek federal health benefits for the 10 million children slipping through the net, and advertising helpline numbers. "Qualifying for Medicaid health insurance does not mean getting it," continues David Wunsch. "The government make it very difficult. You have to have a letter from your landlord. You have to prove your income, and have access to a telephone to pursue your claim. If you repeatedly change addresses it's difficult to receive your mail. In which case, you can miss the deadline." Consequently, according to US studies published this spring, there has been around a 15% drop nationally in Medicaid claims.

Care for The Homeless run a state approved scheme to help people to obtain Medicaid without all of the traditional documentation. Without state or private health insurance, medical care is extortionate. For example, a clinic visit and prescription costs approximately £100. An A&E visit can cost from £250 and a week stay in a psychiatric unit can run upto £9,000. Yet the working poor earn too much to get Medicaid (roughly £8,000 a year - varying from state to state) but too little to afford health insurance, the price of which is reported to be rising faster than workers' wages. "Also", adds Angela Amedola, "even for those patients who do have Medicaid, local doctors are not always keen to accept them because they only get reimbursed 25% . Under private insurance it's more like 75%." Christine Smith, spokeswoman for New York State Health Department, said: "Providing primary care for the underprivileged is laudable. Certainly, it is a national problem. But we encourage people to sign up for Medicaid as it is an excellent insurance system with access to many services."

The Floating Hospital relies on state funding, public donations and reimbursements from Medicaid cover. But it is constantly waging a struggle to keep afloat. Kathleen Lopez, a former government deputy commissioner who managed homeless projects, has been executive director since 1993. She has a no nonsense attitude, and takes a pragmatic view. "On Wall Street, we are at the seat of wealth in this city, the country and even the world. We turn that to our advantage gaining access to corporate sponsorship and organising social events, such as hiring the boat, to raise money. We are like a small business. There's no mission without margins. But we're not complacent. We're bracing ourselves for when the next wave hits, " she adds.