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March 1, 2019

Munson Healthcare Charlevoix Hospital Receives Grants to Directly Help Patients

CHARLEVOIX, MI – The Charlevoix County Community Foundation has awarded Munson Healthcare Charlevoix Hospital \$10,000 for two important patient funds. The Patient Needs Fund and Cancer Patient Needs Fund will each receive \$5,000 to help cover the often urgent and expensive needs for patients or other persons involved in their care during a health-related crisis.

This is the second year in a row that the Charlevoix County Community Foundation has generously awarded a \$10,000 grant to the hospital for this purpose. Of the \$10,000, a portion has been provided by the Charlevoix Women's Group Cancer Fund at the Community Foundation.

Often when undergoing a health-related crisis, patients are unable to work. They are told to rest and recover, but that can seem impossible when there are bills to pay. In addition, family members and/or caregivers are also called upon to help with expenses, transportation, and child care, adding additional strain. The Patient Needs Fund and Cancer Patient Needs Fund provide welcome and unexpected relief for patients and their families when they need it most.

Last year almost 30 patients received in excess of \$15,500 in cumulative assistance in a timely, compassionate manner that allowed patients to focus on their health care needs. The hospital was also able to connect patients with other resources when appropriate, like signing up for a Bridge Card, identifying local food banks, and accessing utility assistance programs through other organizations. The hospital also helped patients without insurance enroll in Medicaid, Healthy Michigan, or through the state's insurance marketplace.

The hospital has many stories that demonstrate the impact of these funds. One very practical example was a patient who was referred to our social worker with a "catch-22" dilemma. This young women suffered from chronic asthma. She was employed part-time and was covered under the Healthy Michigan plan. At one point, she ended up in the emergency room with a severe asthma attack. She had recently been promoted to a full-time position without benefits

and the additional income had triggered the loss of her Healthy Michigan coverage. The emergency department couldn't discharge her without providing medication, which she couldn't afford since she was now uninsured.

Luckily the emergency department connected her with the social worker, who authorized payment for the medication so the patient could be discharged, along with helping her complete the hospital financial assistance application and sign up on the state's insurance marketplace, for which she now qualified with the help of subsidies. Prior to meeting with the social worker, the patient had thought, since her employer didn't offer benefits, her only insurance option was to go back to part-time hours so she could continue to qualify for Healthy Michigan. This was not ideal as she appreciated the additional income security of working full-time. With the help of Charlevoix Hospital's social worker, other viable resources were identified to help the patient not only in that moment, but also in the long term.

Other practical ways in which the hospital is able to provide assistance through these funds might include:

- Gas cards so patients can get to and from medical appointments
- Childcare expenses so parents can be available for their own or another family member's appointment
- Payment for utilities, groceries, and rent/mortgage payments
- Payment for uninsured medical devices related to care
- Other needs as determined by the medical social workers and case managers

These funds are not used to pay for patients' medical bills. Just last year, Charlevoix Hospital wrote off over \$2.1 million in charity care and bad debt, up from the prior year's amount of \$1.6 million. Before the Affordable Care Act, that figure was twice as much.

These very practical ways of helping all have a common thread – the immediate and tangible relief of significant stress and strain when patients are forced to make decisions between their own health care and taking care of their family and bills. Thanks to the Charlevoix Community Foundation and the Charlevoix Hospital, these funds are making a difference in the lives of patients who so greatly need this help.

"We've long been known as the hospital that believes in 'hometown care' and this generous grant helps us to provide exactly the kind of compassionate, practical help that is sometimes needed," said Joanne Schroeder, president of Munson Healthcare Charlevoix Hospital. "It allows us to 'go the extra mile' in making sure that our patients are cared for at those times when making ends meet becomes a hardship."

One of the recipients of help from the funds was a patient who wrote the following sentiment to the hospital after treatment. "The sacrifice and kindness of those who have given to the Patient Needs Fund was a big help to us. Our journey hasn't been an easy one, but because of the kindness of your donors, sometimes the obstacles don't stand quite as tall."

“We are grateful for the extraordinary generosity which the Charlevoix County Community Foundation has continued to show us over the years,” said Chelsea Platte, leadership giving officer at the hospital. “We’ve been the appreciative recipients of their care for our community and their concern for the health and well-being of its members. Their commitment to our hospital has had an immeasurable impact on the lives of many.”

About Munson Healthcare Charlevoix Hospital

Munson Healthcare Charlevoix Hospital is a 25-bed, critical access hospital located in Charlevoix, Michigan. Part of the Munson Healthcare system, the hospital was established in 1919 and serves Charlevoix and northern Antrim County residents as well as thousands of vacationers each year. For more information, visit munsonhealthcare.org/charlevoix.

About the Charlevoix County Community Foundation (C3F)

The C3F is a local charitable organization dedicated to enhancing the quality of life for all citizens of Charlevoix County by building permanent endowment, addressing needs through grantmaking, and providing leadership resources to serve the community. More information about the C3F may be found at www.c3f.org or by calling 231-536-2440.

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