

Low-cost clinics growing in area

By ANNE GEGGIS, Staff Writer

DAYTONA BEACH — The patient was barely seated before Marifrances Gullo launched into the routine she's been delivering for years.

"I'm a nurse practitioner, not a physician," she announced. "I'm just going to do a physical."

With five minutes of rapid-fire questioning and a blood pressure cuffing, the details emerged. Her patient, Benjamin Archibald, 38, of Daytona Beach, is unemployed, and unable to afford his cholesterol and high blood pressure prescriptions. It had been a while since he'd gotten medical attention. But he sure got Gullo's.

"Whoa, baby, that is high," Gullo said, looking at the gauge attached to the blood pressure cuff.

Keeping down the price of health care is one of the reasons she's working on a contract at Haven Recovery Center in Daytona Beach. It's also one of the aims of a South Daytona clinic that she opened earlier this year and expects to be fully operational in January, offering general medicine and psychiatry. She and her fellow registered nurse practitioner at the clinic can write prescriptions for most medicines and make referrals.

One of a growing number of low-cost clinics in the area, it takes cash, accepts all kinds of insurance and offers services on a sliding scale, according to a patient's income. Some of its payment plans might remind you of a bygone era.

"We have two guys who helped us with the painting of the building," she said, pointing at the freshly painted hues at her South Daytona facility at 2089 S. Ridgewood Ave. "One of them traded health care for painting and we have another guy who does tree work for it."

A recent Gallup poll showed record numbers of Americans are without health insurance. In Volusia and Flagler counties, 22.5 percent of residents do not have health insurance, slightly less than the 24 percent of Floridians who do not have it, according to the latest U.S. Census data.

Added to that, the number of firms offering high-deductible plans to their employees jumped significantly in the last year — to 32 percent of all firms larger than 500 employees this year, up from 23 percent the previous year -- according to Mercer, a health benefits consulting firm.

Those factors are pushing Americans to learn about the price of health care, a topic that usually was discussed only between a doctor and a health insurance company.

"As Americans, we'll drive miles out of our way to save a nickel or a penny on a gallon of gas, but when it comes to health care, most people are not comparison shopping," said Martin Rosen, who runs Health Advocate in Plymouth Meeting, Pa. It's a service that helps people navigate the health system.

Making the most of the market forces at work in health care is exactly the aim of Rosen's "The Healthcare Survival Guide, Cost-Saving Options for the Suddenly Unemployed and Anyone Else Who Wants to Save Money." It's available for free off the Internet at healthcaresurvival-guide.com.

Rosen, who wrote the book with his business partner, Dr. Abbie Leibowitz, gave an example of magnetic resonance imaging, which can be significantly less expensive in a freestanding imaging center than at a university medical center. Additionally, patients should negotiate a price, but rarely do, Rosen said.

"We found that 61 percent of the people who ask for a discount get one," he said.

He recounted going to a periodontist whom he had been visiting for years for treatment. Paying cash, Rosen said he decided to ask for the price that his previous insurance had paid for the same treatment and the doctor agreed.

"That's just by asking," he said. "I was very nice about it."

Rosen also urges patients to explore whether they qualify for reduced and free health-care programs offered on the state and local level. Medicaid is an option offered by the state. And, locally, the hospital taxing districts qualify residents for clinic and hospital care in the Halifax district, Southeast Volusia and West Volusia. And Flagler County's Human Services has some money to help defray the cost of health care for the uninsured.

Still, Patrick Johnson, Flagler County Health Department administrator, sees an unmet need for people who make too much to qualify for government insurance, but don't get health insurance through their employer and find it difficult to afford insurance on their own.

He said he intends to file paperwork to start a federally qualified health clinic, which accepts

Medicaid, but also would provide health care on a sliding fee scale, according to the patients' income, just like the three clinics in West Volusia, overseen by the West Volusia Hospital Authority.

Scores of local health professionals have stepped into the breach to open free clinics in recent years.

The trend started in 2004 with the Flagler County Free Clinic, 700 E. Moody Blvd., Bunnell, which takes patients first-come, first-served. They start lining up at 4:30 a.m. for the clinic's opening at 8 a.m. on the first and third Saturdays of each month, said Michaelyn Milidantri, a clinic volunteer. On the first and third Thursdays of every month, patients get in line at 2:30 p.m. to be ready for the 5 p.m. opening, she said.

"There might be four or five people we have to turn away," she said.

The Jesus Clinic, 1133 Sixth St., Daytona Beach, opened in 2005 and is so busy that it hasn't been able to accept new patients for two years, said Dr. Bill Gilmer, who started the effort that now includes 34 doctors and physician assistants.

"There is a huge need," said Gilmer, an emergency room physician at Florida Hospital Medical Memorial Center in Daytona Beach. "We have plenty of manpower, but not enough exam rooms."

It's been a lifesaver for some residents. Holly Hambrick, 63, of Ormond Beach, is self-employed as an artist, working in mixed media. She let her insurance go a number of years ago, when the price became comparable to a monthly mortgage payment: \$450 a month.

Without the Jesus Clinic, she's convinced that she wouldn't have recovered so well after diverticulitis hospitalized her.

"Everyone is treated with such compassion and love," she said. "You are in a place where everyone is giving. I just love that about it."

The Good Samaritan Clinic at 312 W. New York Ave., DeLand, opened in 2007. With 21 providers coming to the clinic and 10 more seeing patients in their office, the clinic is still accepting new patients. And it is currently raising funds to buy a new facility.

But the clinic's dental facility in Orange City that opened in 2009 had to stop taking new patients four months after it opened because the demand was so great, considering the number of volunteer dentists, said Mary Gusky, the volunteer administrator for the clinic.

"We developed a wait list of 300," she said. "We've got it whittled down to 100, but the need is so great."

Beth Keeton, 63, of DeLand, said her circumstances without the Good Samaritan Clinic's help would be "pretty dire."

She has rheumatoid arthritis that requires medicine delivered regularly in refrigerated packs. Keeton said workers at the clinic helped her qualify for help to buy the medicine. She's also had her blood work and colonoscopy done through the clinic.

"I was in severe pain for a long, long time," said the former travel agency owner. "Now everything is under control."