

MEMPHIS Plan celebrates 20 years of caring for the working uninsured

By Marvin Stockwell

The year was 1990, and Church Health Center Founder Dr. Scott Morris was looking for a way to care for more working uninsured people and their families. He was also trying to figure out how to get more doctors to volunteer, but his fledgling clinic only had so many appointment times, and not every doctor who was willing to volunteer could make it into midtown Memphis regularly.

Then it hit him! Doctors could volunteer to see patients in their *own* offices! They would donate their time, employers and employees would split modest monthly fees and the Center's staff would handle the paperwork and referrals. It would expand the Center's ability to serve those in need while bolstering its volunteer ranks!

Great idea, but how could he make it work?

He shared his idea with Dr. Rex Amonette, who was on the Center's board at the time, and Mike Cates, current head of the Memphis Medical Society, and asked for their advice. They liked the idea and thought it could work. With their help and encouragement, he was given the chance to present his idea to the Memphis Medical Society's board of directors. "Right off the bat, there was a lot of enthusiasm for the idea," Dr. Morris said. Without hesitation, they pledged their support to help him turn his idea into a reality.

Before they could get very far, though, Dr. Morris got a call from the Department of Insurance in Nashville. "They told me, 'your plan sounds great, but unfortunately, it's illegal,'" he said. The MEMPHIS Plan was deemed too much like commercial insurance, and it did not fulfill all the state's regulatory requirements, such as large cash reserves to cover the cost of the care.

"All the doctors would be volunteering their time, so we didn't need to have reserves," Dr. Morris said, but all his pleas fell on deaf ears. Now what was he going to do? Again, the Memphis Medical Society offered to help, suggesting they try to get a state law passed that would stipulate that the MEMPHIS Plan was not insurance. "The Medical Society really made it happen," Dr. Morris said.

First they introduced the Church Health Center to a Tennessee Medical Association lobbyist who helped them craft the bill's language. Then, with help from a BlueCross BlueShield lobbyist and bill sponsors Steve Cohen and Carol Chumney, the bill was introduced to the Tennessee legislature. Not everyone was so easily convinced, so as part of the lobbying effort, Dr. Morris, and Butch Odom, then the Center's business manager, went to Nashville to talk to the people who would decide the bill's fate.

In the end, the MEMPHIS Plan Act of 1991 passed unanimously.

"The Memphis Medical Society brought us credibility through their endorsement," Odom said. "They had all the connections to the people who could write the bill."

When the MEMPHIS Plan started, employers paid \$20 per employee to provide basic medical care. Family members could be added to the Plan for \$15 each, and up to a monthly maximum of \$45 for the entire family. The Plan's niche was then and is now enrolling businesses that cannot afford to provide health insurance to its employees. The Plan serves people who earn too much to qualify for TennCare but no more than 200 percent of the federal poverty guideline.

After a few years, with help from St. Francis Hospital CEO Dave Archer and Methodist LeBonheur Healthcare CEO Gary Shorb, the MEMPHIS Plan grew to include hospitalization.

“Dave Archer has been the champion of the MEMPHIS Plan and the Church Health Center ever since he came to Memphis,” said Dr. Morris. “He believes in our mission and he has done all we have ever asked him to help our patients and physicians access the resources of the hospital. He is, without question, an administrator with a heart.”

Dr. Morris and others at the Center didn’t think they would have any problem getting small businesses to sign up, but they soon learned that, like anything else, the Plan had to be marketed effectively so people would understand what a great deal the Plan really was.

The MEMPHIS Plan got a significant boost with a grant from the Robert Wood Johnson Foundation, which paid for TV and radio ads. As more people enrolled, it became increasingly important to find more volunteer doctors. Again, the Church Health Center turned to the Memphis Medical Society, this time to help recruit doctors from amongst its members.

“Our physician community wanted to help, but we couldn’t figure out how best to do it,” Cates said. “Scott Morris lifted the burden off of us and made it possible to help.”

“The hearts of Memphis doctors are in the right place,” Dr. Morris said. “The MEMPHIS Plan allows doctors to practice medicine for the reason they went to medical school in the first place – to be able to look someone in the eye and care for them.”

The MEMPHIS Plan also takes care of referrals and other paperwork, so when doctors are asked to volunteer, they find it easy to say yes. “All we ask is that they give us their time.”

The TV and radio ads worked well for a while, and the volunteer doctors were able to keep up with the Plan’s few hundred participants. However, it soon became clear that something else was needed to take the MEMPHIS Plan to the next level.

In 1998, Church Health Center Director of Special Projects Teresa Bolton, then a volunteer, began to revamp the MEMPHIS Plan. She soon realized that big changes were needed.

“I told Scott, ‘We’ve got to organizationally change the Plan, hire a director, hire a professional sales force, revamp operations and do customer service,’” said Bolton, who at first resisted offers to be the Plan’s first director, only to have a change of heart after a Bible study on the fruits of the Spirit. “I prayed about it, and I became convicted that this is what I should do. Using the skills God gave me was a way for me to put my Christian faith into action.”

Bolton soon hired manager Brenda Pearson, who she credits with assembling a sales staff and learning how to market the MEMPHIS Plan effectively throughout the city. From there, the Plan has grown over the years to care for more and more people.

In the MEMPHIS Plan’s first 10 years, there were about 2,000 people enrolled at one time or another. In the Plan’s second 10 years, there were about 18,000 people enrolled. Today, more than 1,400 area businesses participate, covering more than 3,300 workers and more than 1,300 of their dependents.

In 2008, a team at Methodist Healthcare conducted an internal study of their support of the MEMPHIS Plan. The study found that MEMPHIS Plan enrollees' average length of stay in the hospital was 1 ½ days shorter than people who were otherwise uninsured. Armed with such a clear corollary to better outcomes, Methodist dramatically increased the hospital's participation in the MEMPHIS Plan.

Today the MEMPHIS Plan continues to operate like a small business within a not-for-profit setting. There is a staff of eight full-time employees, which includes the MEMPHIS Plan Director, three sales people calling on small businesses everyday and one part-time volunteer.

“We would not be able to do any of this without the dedication from the hundreds of volunteer physicians, labs and diagnostic centers,” said MEMPHIS Plan Director Jennie Robbins. “Yet at the heart of all of this, nothing would be possible without the generous support and continued dedication from St. Francis and Methodist Hospitals and of course the Memphis Medical Society.”

“The MEMPHIS Plan is managed care for the uninsured, which most people would say is impossible,” Dr. Morris said. “It is possible because doctors in our city continue to say yes, continue to care for their neighbors, and because we have good friends who have helped us along the way.”

For more information about becoming a volunteer doctor with the MEMPHIS Plan, call (901) 272-7526 (PLAN) or visit ChurchHealthCenter.org.