

Area Program Offers Affordable Option for Access to Health Care

By Andrea Lannom Register-Herald Reporter

BECKLEY — For people struggling to pay for health insurance or don't have health insurance at all, there could be new hope.

Primary Care One, a program implemented in 2007 and now widely available in Fayette and Raleigh counties, is offered to individuals and small businesses. Dr. Vic Wood, founder and physician of Primary Care One in Wheeling, says the program is an inexpensive way for people to gain access to health care.

Wood says three major areas are covered by the plan: acute care, which covers things like sprains, cold and flu symptoms; preventative care, such as physicals; and chronic disease management, which covers everything from hypertension to respiratory conditions to coronary artery disease.

It also includes a limited acute care drug formulary at no extra charge. Drugs outside of that will be at cost to the patient.

Also, people with pre-existing conditions need not to worry because they will be taken in as well. People will also be covered for minor in-house surgeries.

"I've been running health care clinics for 22 years and I was crunching the numbers," Wood said. "I looked at how 34 out of 35 people needed those services mentioned. After that, I came up with an annual plan of what it would cost me to deliver those services to the patient."

The program isn't for everyone, however. For those who need major surgery or have a condition like cancer, Wood recommends, if economically feasible, that they get a high coverage insurance plan for catastrophic condition.

The program is offered in 10 areas: Whipple Scarbro in Scarbro, North Fayette in Fayetteville, Lisa Elliot Center in Lookout, New River Elementary in Oak Hill, Mount Hope Wellness, Gulf Family Practice in Sophia and all New River Health clinics.

Erin Akers, associate controller with New River Health in Scarbro, said the program will help people especially with pre-existing conditions, but also the public at-large.

"Also there are some people who won't go to the doctor and can't afford their medicine," she said. "Ultimately people will be healthier and we can prevent some diseases."

In local New River Health clinics in Fayette and Raleigh counties, rates for individuals run \$60, and for family members it is \$115 with an initial payment of \$120 for individuals and \$230 for families. There is also no co-pay or medical underwriting.

Not only does Wood want individuals and families to use the program, but he also envisions small businesses utilizing it as well.

“Small- and medium-size businesses can use this and it’s good for them if they can’t afford to provide health care coverage to their employees,” he said.

Wood says the reason he can keep the charge so low is because of streamlining the process and eliminating “bureaucrats.”

“There are many things that will drive health insurance up, such as billing costs,” he said. “We’ve removed a lot of people from the mix and this program is a contract between the patient and the provider.”

Wood says the program has been successful in the few years it has been up and running. Not only has the number of patients enrolled in the program increased, but the cost has remained the same since the start.

“It’s been very successful; I have 500 patients in my office alone,” he said. “The price has also remained the same since the start when many insurance plans have gone up over 20 percent.”

It hasn’t always been this way, however. The program got off to a rough start when the state insurance commissioner thought Wood was selling insurance illegally. The West Virginia Hospitals Association also lobbied against Wood because, he said, it thought people would turn away from insurance altogether.

“That hasn’t been my goal,” Wood said. “If we get people treated for common things and take care of them, it will make hospitalization insurance more affordable.”

Wood pressed forward by pushing legislation and, in 2006, the House and Senate passed it. It took a year to come up with rules and guidelines and the program was launched as pilots in 2007.

Patients interested can either schedule appointments or present themselves as walk-ins at the named locations. A physical exam is required for each new patient.

“Insurance is to keep you from going bankrupt, not used to gain access to health care,” Wood said. “This is an affordable option for them and they know exactly what the costs are.”

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