

## Margaret Mary Community Hospital, Batesville, IN

### Cheri Kervin-Jones

If you have ever had the experience of being very sick, hurt in a crazy accident or just not able to get to a doctor's office, you can understand why I feel the way I do. In 2012 I had to make a few trips to the emergency room at Margaret Mary Community Hospital in Batesville, Indiana, for my mother, for her breathing. Mom is 73 years old and has been on oxygen for the past few years. It seems that Mom had to be rushed to the ER because she wasn't taking in enough oxygen. Mom had just lost her husband in September of 2012 and was not doing well herself. Mom seemed to be more forgetful and struggled a lot; she was always calling 911 to take her to the hospital. On one occasion we were very close to losing her, and we needed to get her to the hospital, but Mom did not have full benefits, just partial Medicare. Our fear was that she would be turned away because of it. Margaret Mary Community Hospital has always been our first choice for the hospital to go to. We were concerned about what would happen; after all, with little insurance and no money, would she be able to get the service she needed?



Left to right: Cheri and daughter

I recall this particular time, the staff were ready, waiting and prepared to care for Mom, like they had all the other times when she was admitted. She was even known by some by her first name, Mary. My sister and I had spent close to 12 hours at Margaret Mary Hospital to be with Mom, unsure if she was going to pull through this last go-round or not. I have to say that every single staff member from the clerks at the front desk to the staff that maintained the rooms, nurses and doctors did everything like it had been Mom's first time, (not a repeat offender). I say that because Mom was not the easiest patient; in fact, as time went on, she became more forgetful and harder to work with. My main concern was that she had gone over her limit for Medicare and she may not get the care because of that. After all, insurance companies stress quick in, quick out, but it wasn't that way for mom. In fact, the staff worked very hard to care for Mom; by the time she left, she was feeling good, and better than we had seen her in a long time. It meant so much to my family, because Mom needed full-time care.

After her husband's death, Mom needed to be in a facility that could give her 24/7 health care. We were even given the opportunity to have the social worker, Linda, work with us to aid in getting Mom the rehabilitation as well as help us place her in a nice home that would meet Mom's needs. When we discussed our concerns with our social worker, Linda, she promptly provided information on resources in the community, made all the calls to line up what we needed and spent most of the time making sure we had all the bases covered. When Linda discussed with us all the options, she informed us about the resource the hospital had to help families who could not pay. We were surprised, because we did not know that there was that kind of assistance out there. Linda verified, helping us fill out what was needed for Mom. Until Linda told us about this form of Charity Assistance Margaret Mary Community Hospital offered, we never knew that there was that kind of help out there.

I had had health insurance with the agency I worked at until about a year and half ago. Due to the large cutbacks in the state, it was a choice between keeping our jobs and letting go of that benefit or losing everything and changing jobs. We dropped benefits. I am a single mother (divorced 11 years ago); I had coverage for my two children until then. Now my family has no insurance. We applied for state help, but because I do not have children under 17 years of age, I did not qualify.

A couple of months ago, I had to take my daughter to the ER for swelling and infection in her arm. I did not know how to cover it, but my daughter's arm was in bad shape. I was told that if she did not get help, the infection would begin to spread to other parts of her body. Without hesitation we went to Margaret Mary Community Hospital. The ER quickly took her in, took care of her arm, provided needed information and meds to help in healing, and that was that. Again, it was confirmed by the staff that she really needed medical attention and it was a good thing she came in. Because Margaret Mary has always been a wonderful care facility, we always chose them over going anywhere else. I had forgotten about how they took care of Mom; I really had no other thoughts except getting my daughter medical attention. Forgetting about the Charity Assistance that MMCH offered, I neglected to ask. When I received the bill for my daughter's arm, I noticed there was information located on the back. I contacted Linda, the social worker, who quickly described to me what we needed to apply for assistance. We got the paperwork needed to fax to the billing office. Linda contacted me, informing me that our small family did fit the guidelines to get help. I was so relieved. I could not believe that we would get the help. I figured that because of my Mom's status and low income, etc., it made sense that she would get help, but for our family, I did not think it was possible. It has been very difficult to not have insurance, to go freely to see a doctor or go to the hospital unless you have no other choice. It is very frustrating. I work; I've held my job for 10 years. I love what I do. Because of all the changes and loss of jobs, most people like me do not qualify for assistance. Our agency has tried to get benefits, but for now we are just trying to keep the company running so we have a job to help keep food on the table and a roof over our heads. Insurance for most is a luxury and not an option.

After the wonderful assistance that MMCH showed my mother and daughter, I e-mailed Linda, the social worker that helped us, to tell her how impressed and grateful our family was for the help and caring that they provided. I truly meant it: "There was not one working part of that hospital that did not offer the best of care." When we entered the ER, we were greeted and promptly taken care of. No sitting for hours, waiting for someone to take notice. As soon as we approached the desk, we were guided in the direction to get the help we needed. Even after the dreaded question, "DO YOU HAVE INSURANCE?", and my answer being, "NO," there was not a flinch or stare, or "sorry we can't help you" (which I was always afraid we would be turned away). None of that, just straight questions and friendly staff that did everything they could to make you as comfortable as possible.

When I e-mailed Linda, I asked her to make sure she let all the staff know that they had provided top care which meant a lot to our family. We were treated with respect and kindness, and a positive experience came out every single time we had to call upon MMCH's services.

On March 25th, a Monday night, we had an unexpected snowstorm. I had gone out to care for my mother's old dog (Mom is living in a nursing home and doing very well). Anyway, I slipped down the wooden steps, landing hard on a corner step on my way down. Not only feeling stupid, but in a lot of pain, I managed to muddle through the next couple days. By Friday, March 29th, I had to have my father take me to the ER at MMCH. Again, what kept me from going for myself was the fear of rejection and the thought of no insurance. Needless to say, pain won out, and I went. What I found so strange was that Linda, the social worker, had been trying to contact my cell phone. I thought that rather surprising; of course, I called her back. I asked her to come on down and pay me a visit, I was sitting in the ER!

Linda came down, surprised to see me there and asked if I was doing OK. I answered yes, once I got past my fear of the possibility of another bill to pay. I was caught off guard when Linda asked me if I may need to apply for the Charity Assistance. I asked if it was possible for me to get help since they had helped so many others in my family that had already used it. Linda answered yes, and proceeded to tell me why she was trying to contact me. Linda asked if I would like to tell my story about how MMCH has come to the aid of members of my family when they needed medical assistance. I told her that I would do whatever I could to inform those interested in how MMCH had helped my family. I e-mailed Linda, asking her to let the staff know that the job they did really made a huge difference for a lot of reasons. One, the stress of another bill can be the difference between you having electric, food or gas to get back and forth to work. Two, no one

wants to have to go to the hospital. The staff makes all the difference to how a person will heal. With their attitudes positive, it reflects on our experience and you feel better. Three, the fact that the staff enjoy their jobs carries over to the atmosphere of the hospital. It's clean and if you have to go to the hospital, you feel welcomed by the whole experience.

When Linda offered me the opportunity to apply for the assistance, a weight was lifted off my shoulders. Oh, I did break two ribs, my first broken bones in my 54 years, but even that pain eased with the thoughts that I may not have to stress over the ER visit. I could continue on keeping a roof over our heads and food on the table, and even some extra gas in my car.

I would have to say that every experience that I (and my family) have ever had coming to Margaret Mary Community Hospital has been a positive, enlightening experience. After all, where can you go when you're hurt, sick, or need help? I say Margaret Mary Community Hospital!

Bless You All.

Sincerely,  
Cheri Jones  
April 3rd, 2013

*Note – Linda, the social worker, included the following message when she forwarded the letter:*

In summary:

- She is a single, hardworking employee, who has two children living at home.
- Her employer, a state funded agency, does not offer health insurance anymore and she and children do not qualify for Medicaid.
- She brought her daughter in to emergency service; daughter had an abscess on her forearm.
- Incision made to drain 40-60 ml purulent drainage; area was packed with medicated gauze, and she was placed on two prescriptions.
- A Margaret Mary Community Hospital charity application was completed with necessary documentation requested.
- Daughter's bill of \$616.33 was paid for 100% by MMCH charity program.
- Cheri came to MMCH ER and was treated for two fractured ribs 3-29-13; charity being applied for total amount of \$4367.00 bill; no change in family size or income so total amount is expected to be paid at 100% by MMCH charity program.

Patient's mother was treated at MMCH in 2012 and had Medicare only. Charity application was provided to pay for the deductible and 20% Medicare did not cover. Unfortunately mother did not follow-up with charity application and her bill went to bad debt. Assistance also given to mother with completing Living Will and Health Care Representative documents, arranging for home care services and eventually nursing home placement.