St. Luke's Health System, Boise, ID

Patient Ritch Orcutt calls St. Luke's clinical, financial care 'life changing'

Boise resident Ritch Orcutt, 64, spent a July 2012 weekend in Stanley with his grandchildren. He hadn't felt good for a while, but that weekend, he felt worse.

A CT scan in early August revealed that a cyst had grown through the wall of his intestine into his abdomen. He immediately checked into St. Luke's Boise, but as he settled into his room, the orange-sized cyst burst.

"I heard it (a popping sound) and I felt it (like the air being let out of a balloon). And within 5 seconds, I went from feeling not too bad to I can't believe how bad this hurts," he said.

Orcutt passed out from the pain. The next thing he knew he was in the operating room preparing for surgery, and then waking up in his hospital room, where he spent seven days.

"The doctor told me if I'd been anywhere else but the hospital, I'd probably died," Orcutt said. "It almost makes me misty, what had to be organized within an hour or two of my problem."

Orcutt says he can't begin to describe how grateful he is for the care of St. Luke's doctors, nurses and staff, including the food servers and housekeepers.

"I didn't know anything," he said. "I'd never faced anything like this. I was scared and everyone, including the cleaning crew, put my mind at ease."

And it wasn't just the medical care, but it was guidance from St. Luke's patient financial advocates.

As a not-for-profit health system in southern Idaho, St. Luke's treats any patient regardless of their ability to pay. Patient financial advocates work with thousands of patients to guide them to services that fit their needs and resources. Governmental assistance includes Medicaid, county indigent services, Supplemental Security Income and Social Security Disability. St. Luke's Financial Care (charity care) also is available as a last resort.

Orcutt, a diesel electrician by trade, said he was laid off about a year ago and hadn't been able to find work. He had no insurance and was not quite a year shy of signing up for Medicare. He believes he wouldn't have been able to pay off the bill for his surgery in his lifetime.

But St. Luke's staff helped him apply for the federal Pre-existing Condition Insurance Program, and he paid the premiums each month to maintain coverage. The program was created under the Health Reform and the Affordable Care Act to help people in his situation, but it is no longer available because of a shortage of funds, patient financial advocates say.

St. Luke's Financial Care funds helped pay for other expenses related to the surgery, he said.

Having the insurance and the assistance "put my mind at ease financially," Orcutt said. "It saved my life financially. It truly did. I could see all of a sudden, I'm not going to lose my life. I'm not kidding you. I broke down. To catch a break, I can't tell you what a huge thing that was in my life. It was life changing."