

2.3 Tips for Accessing Affordable Health Care Clinics

Here is some general information on accessing affordable care clinics for you to share with uninsured, low-income learners. These clinics are for primary, routine care and management of chronic health conditions, not emergency care. Contact individual clinics or consult their webpages for information on the particular clinics. For learner-friendly handouts on accessing affordable care clinics, see [Section 5](#) and [Section 6](#) in this toolkit.

Clinic Topic	Health Literacy Skills Needed
<p>When to enroll: For many clinics, you must go through an enrollment process before you can make an appointment to see a doctor. The process may take weeks for some clinics. At least one Virginia clinic has a lottery for new enrollments. It is best to register yourself and your family for a clinic before you get sick so services will be available when you need them.</p>	<ul style="list-style-type: none"> • Asking questions about the enrollment process • Assessing personal health risk if care access is delayed • Culture: using future orientation when thinking about health care
<p>Service areas: Some of the safety net clinics are open to residents of any jurisdiction, while others are only for residents of specific jurisdictions.</p>	<ul style="list-style-type: none"> • Locating information on clinic websites • Reading clinic flyers
<p>Immigration status: Some clinics state when asked that they do not ask questions about or require documentation of immigration status from prospective clients, nor do they communicate with Immigration and Customs Enforcement about clients. Other clinics require proof of legal residence in the United States for potential clinic clients. The individual clinic policies about immigration status do not tend to get publicized on websites or overtly discussed by clinic associations.</p>	<ul style="list-style-type: none"> • Asking questions about what immigration documentation is required for individual clinics
<p>Who runs the clinics? Some are government run, while others are privately run or a combined private and government effort. Community Health Centers are also called "Federally Qualified Health Centers."</p>	<ul style="list-style-type: none"> • Understanding the differences between publicly and privately run health services



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<p>Cost: Some clinics provide free care, while others provide care for a sliding scale fee or a set low fee. At some clinics there will be additional charges for some services or medications.</p>	<ul style="list-style-type: none"> • Asking questions about cost • Vocabulary: “sliding scale” • Comparing and calculating costs
<p>Scope of services: Some clinics provide medical services only. Some may provide dental, mental health, vision, gynecological, and hearing care as well.</p>	<ul style="list-style-type: none"> • Vocabulary for different types of services
<p>Pharmacy services: Some clinics have low-cost pharmacies in-house while others do not. Some have case managers who can help clients obtain low-cost medications from prescription assistance programs.</p>	<ul style="list-style-type: none"> • Asking questions about availability and cost of medications at clinic • Asking for help locating affordable medications from elsewhere
<p>Wait lists: Some clinics have waits of weeks or months to register or to get an appointment after one is registered. Others do not have waits.</p>	<ul style="list-style-type: none"> • Asking questions about enrollment procedures and projected wait
<p>Enrollment criteria: There are different enrollment criteria for different clinics or systems of clinics. It is advisable to check their websites and/or call the clinics for the most up-to-date information on registration, how to make an appointment, or estimated wait times for service. <i>Sometimes</i>, but not all the time, if an uninsured person with low income is treated for a health crisis at a local hospital, hospital staff can help the eligible person get into a clinic without a wait.</p>	<ul style="list-style-type: none"> • Asking questions about enrolling at a clinic • Looking for information on a clinic website • Asking a community-based or hospital case manager for assistance getting into a clinic
<p>Making appointments: For most clinics, you need to call to make an appointment. For many clinics, you must go through an enrollment process before you can make an appointment to see a doctor. The process may take weeks for some clinics. Once again, it is best to register for clinic services before you get sick.</p>	<ul style="list-style-type: none"> • Making a clinic appointment by phone • Requesting an interpreter by phone while making an appointment



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<p>Cancelling appointments: Because of the high demand for services at these clinics, it is very important that clients cancel clinic appointments by phone if they cannot make the appointments. Some clinics keep track of how many times someone is a “no-show” for their appointments and cut off services to that person after a certain number of missed appointments.</p>	<ul style="list-style-type: none"> • Cancelling an appointment by phone • Culture: importance of canceling appointments and doing so ahead of time
<p>Getting an interpreter for appointments: In general, clinic patients are expected to request interpreters when they make their clinic appointment on the phone. Clinics may provide in-house interpreters or interpretation via telephone.</p>	<ul style="list-style-type: none"> • Requesting an interpreter over the phone
<p>For learners in need who can't get into a clinic: Sometimes an uninsured student may have a health problem that is progressing (but not life threatening) and may not have been able to get into a clinic yet because their income is a little too high to qualify or because there is a wait for clinic openings. In these cases, if the condition is not an emergency, it may be best for the person to go to a private practice and explain to the doctor or staff that they are uninsured, low-income, and don't qualify for a clinic but need help for their health problem. Some doctors may be willing to negotiate a discount and/or a payment plan. Doctors understandably do not tend to advertize this information. The patient needs to ask. While the patient will still have to pay “out of pocket,” it is likely to cost far less than an ER visit would cost. Paying out of pocket to get primary care for the problem before it becomes severe also decreases the risk of the person developing a lifelong or life-threatening health problem. Of course, if the student has a life-threatening problem, they need to go to the emergency room for immediate care.</p>	<ul style="list-style-type: none"> • Explaining that you are uninsured but can't get into a clinic • Requesting a self-pay discount for medical services