

Access Health – A Success Story

Employer-based health insurance often does not meet the needs of direct-care workers – particularly those that work part-time, as is common for many in home care or other community based environments. Innovative public programs, such as Access Health, in Muskegon, MI, are often the only way that employers can offer coverage to their part-time staff. Access Health is a county-based health coverage program that offers comprehensive benefits and C3, a wellness program that includes health risk assessments and access to healthy-living classes and health coach. All of these services are available for an affordable premium of \$46/month for both the employer and the worker. Here is a story of one employer, who offers Access Health.

MOKA, an organization serving people with disabilities in Muskegon, Ottawa, Kent, and Allegan counties, has been offering Access Health to their direct-care staff in Muskegon County for five years. The decision to offer Access Health came after realizing that MOKA’s health insurance plan did not meet the needs of all of their staff – particularly their direct-care workers, many of whom work part time. **According to Dorothy Bowne, Director of Human Resources, offering Access Health is a, “matter of us trying to find something to close the gap.”**

Twenty staff from MOKA now receive coverage through Access Health. MOKA has found that offering Access Health is a great recruitment tool, particularly for their part-time staff. **“Being able to tell employees that there is an alternative to them if they are not hired into a position that is eligible for the traditional health plan is wonderful.”**

Although it is not clear that offering Access has directly influenced their retention, Bowne believes that offering the coverage keeps workers at MOKA. Direct-care workers often have to work more than one job or leave the profession all together for various reasons – largely because of their pay and lack of health insurance benefits. Bowne realizes this, and thinks that having Access Health makes workers think twice about leaving, **“If they have to drop a job, they stay with MOKA because this is where they get their health care coverage.”**

Although similar programs are available in other counties, Access Health is not available statewide. MOKA workers in Muskegon County have access to this coverage, their other workers do not, which is both a source of pride and a wish for Bowne, **“I’m proud of what Muskegon County can offer. I just wish Kent and Ottawa had similar programs that I could offer to other my staff.”**

If you live in Muskegon County and would like more information on Access Health, contact Scott Blease at (231) 728-5180, ext. 105 or go to their website at www.access-health.org.