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Caring for the Uninsured at Missouri Hospitals

Foundation report spotlights concerns about rising charity care, bad debt

ST. LOUIS – Thousands of Missourians have inadequate health insurance, or none at all, but they still need health services. Hospitals in the state face a growing challenge, trying to meet their needs while finding other ways to cover the cost. Services for these residents fall into two categories – “charity care” that hospitals provide without the expectation of payment, and “bad debt,” where payment is expected but not collected in full.

Missouri hospitals’ charity care costs are part of a growing trend, rising from \$61.7 million in 2004 to \$159.5 million in 2008. And the percentage of uninsured Missourians under age 65 rose from 13.6 percent to 14.3 percent during the same period. These are some of the findings of a new report, ***Charity Care at Missouri Hospitals: 2007 to 2008***, prepared for Missouri Foundation for Health (MFH) by the St. Louis Business Health Coalition.

The report uses data from hospitals and federally qualified health centers to chart the increasing financial burden borne by health providers that serve people in need. It also examines bad debt expense, hospital use patterns, emergency room care, and the ripple effect of 2005 Medicaid changes that reduced the rolls of the insured in Missouri.

“In general, this study shows that large urban hospital systems are better able to handle an increase in uninsured patients, especially in light of changes in Medicaid and the economy,” said Ryan Barker, MFH director of health policy. “It also shows that a more robust safety net of community clinics and primary care providers can keep uninsured people from needing to use hospital emergency rooms.”

MFH’s Charity Care report can be downloaded free of charge in PDF format at <http://www.mffh.org/mm/files/CharityCareReport2007-2008.pdf>. An Executive Summary is available at <http://www.mffh.org/mm/files/CharityCare-ExecSummary2007-2008.pdf>.

Missouri Foundation for Health (MFH) is an independent philanthropic foundation dedicated to empowering Missourians to achieve equal access to quality health services. MFH provides grant funding and education, and fosters community partnerships to promote health improvement, especially for the uninsured and underserved. Since its founding in 2000, MFH has provided more than \$452 million in grants and awards to organizations in 84 Missouri counties and the City of St. Louis.

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