



*"If it weren't for the good people at Project Access and Swedish Medical Center, I wouldn't be alive today and my son wouldn't have his dad."*

—Adam Turner  
Premium Assistance  
Program client

## Premium Assistance Program:

### Helping those who "fall through the cracks" with the Affordable Care Act

**When 41-year-old Adam Turner suffered a massive brain hemorrhage and collapsed on the streets of Seattle in June 2015, only state-of-the-art, emergency intervention could save his life. But it might have been another type of intervention weeks earlier that made all the difference...**

**W**hen hair stylist Adam Turner got a new job, he lost his valuable employer-paid health coverage. He responsibly investigated his options, but he soon discovered that while his income was too high to qualify for a Medicaid plan, he really could not afford to cover his new health plan premiums on his own.

**He was left with a tough choice. Should he sign up for a health plan that he knew he really couldn't afford? Or should he pay the smaller tax penalty and risk going without insurance?**

As someone who had enjoyed good health his whole life, Adam thought he might have to go without coverage. But he also knew that medical bills could put his whole future at risk. As a single father, he worried about how his decision could affect his young son.

#### A helping hand

Thankfully, one of our program partners recognized that Adam might be a good candidate for Project Access Northwest's Premium Assistance

Program and made the referral. We successfully enrolled him in a Qualified Health Plan and covered the premiums he couldn't afford.

"Adam is exactly the kind of patient we are trying to help," explains Sallie Neillie, executive director. "There are many people who fall through the cracks in our new insurance system. They can't qualify for Medicaid assistance, but they can't pay for coverage on their own. The result is a segment of the population who just can't afford the coverage they need."

#### Troubling numbers

According to reports in 2015 from the Washington Health Benefits Exchange:

- **More than 200,000 state residents who are eligible to enroll in a Qualified Health Plan remain uninsured;** and
- **Half of residents who did enroll in a plan missed one or more payments during the year.**

"This indicates that the premiums are a hardship, and families are having to make choices about how to spend their limited resources," adds Neillie. "But we know that the health care system works better when all patients have adequate insurance."

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## CellNetix: On the leading edge of technology and pathology

*This month we spotlight CellNetix, a longtime partner and friend of Project Access Northwest. On the cusp of his retirement late last year, CEO Don Howard, MD, Ph.D. took time to describe his connection to Project Access Northwest and why he got involved.*



Executive Director Sallie Neillie still recalls the pivotal 2009 phone call from CellNetix Pathology & Laboratories CEO Don Howard, MD, Ph.D. He had read about Project Access Northwest in a recent news article, and he offered to support its mission in any way possible. From that day forward, CellNetix has provided pathology-related services to Project Access Northwest patients for no cost.

"It was a wonderfully generous and exciting offer," recalls Neillie. "And it was the beginning of a long partnership that really is a critical part of our work."

CellNetix actively supports nonprofits that strengthen local communities, improve patient care and provide care for those most in need.

"I think we need to give some of our life energy to the poor and uninsured," explains Dr. Howard. "I'm proud that CellNetix offers the finest pathology and diagnostics available in the country to the indigent and most needy. They receive the same level of care that Bill Gates would receive."

### By pathologists for pathologists

According to Dr. Howard, CellNetix was started by a small and dedicated group of pathologists committed to starting at ground zero and building a forward-thinking company—a company that is now on the leading edge of technology and pathology as evidenced by its new molecular diagnostic partnership with the Swedish Cancer Institute.

Because CellNetix believes intellectual property is its greatest strategic asset, employees have an ownership stake in the business. And as a result, CellNetix attracts top talent.

"Our ability to attract first-rate candidates from first-rate institutions is a testament to the collegial culture of excellence we have built," says Dr. Howard.

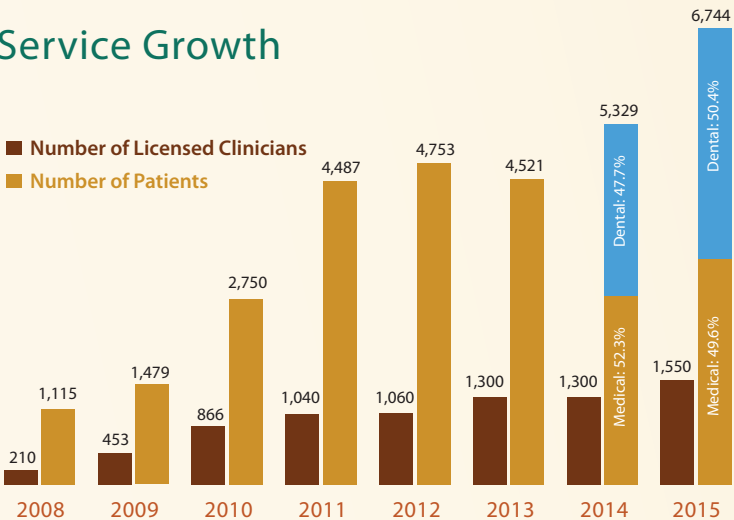
"We're honored to have CellNetix on our team," says Neillie. "We share a mission to improve patient care, and we couldn't do our work without them."



**Don Howard, MD, Ph.D.**  
*Recently retired CEO, CellNetix*

## 2015 AT A GLANCE: Number of patients served continues to grow!

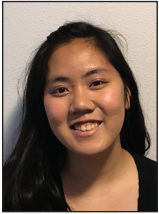
### Service Growth



*Many high-demand specialty referrals are now covered by the Affordable Care Act, but gaps remain. Increasingly, patients are turning to Project Access Northwest and its partners for life-changing dental care they can't get anywhere else...*

# Staff and board member updates

## Welcome new staff members



**Aymie Agena** has joined our staff as the new Premium Assistance coordinator. This is her first job out of college. She grew up in Hawaii and attended college in Oregon. Upon graduation, she relocated to Seattle. Her degree is in anthropology, and her career interests are in public health, which is what drew her to our organization.



**Nathan Rex** is our new IT support technician and has hit the ground running troubleshooting all technical snafus. Nathan graduated from the University of Washington in 2014 with a degree in biology and a passion for technology.

He is excited to be combining his two interests by working on IT in a health care focused organization.

## Welcome board member Henry Veldman

In January, we welcomed new board member **Henry Veldman**, who retired in 2014 as the vice president of operations for PeaceHealth Medical Group, Oregon West Network. He was responsible for growth, financial management and helping the organization become a "system." Prior to that, Henry held leadership positions with a hand and orthopedic medical group, Western Washington Medical Group and Kaiser Permanente.



## Best wishes to departing board members

With the transition to the new year, we must say farewell and thank you to both **Elizabeth Pelley** and **Linda Marzano**, who have been valuable members of our board since 2010. We appreciate their energy, wisdom and leadership through these past six years!



## Project Access Northwest Board of Directors

**President:**  
**Chrissy Yamada**  
Senior Vice President,  
Chief Financial Officer  
EvergreenHealth

**Vice-President;  
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International Community  
Health Services

**Marcia M. Wharton, M.D.**  
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Molina Medical Group

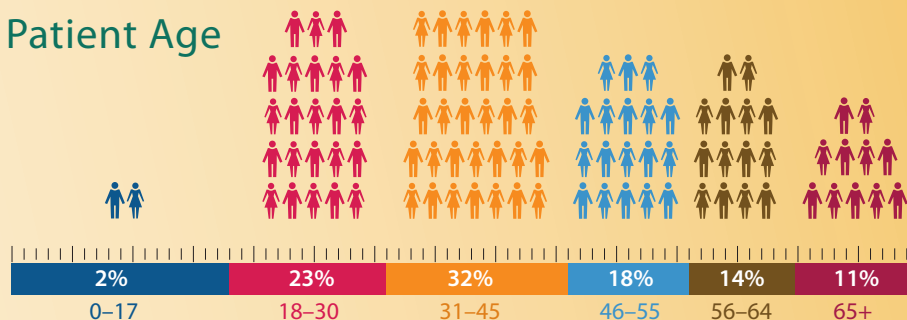
**Ex-Officio  
Board Member:**  
**Kristina Larson**  
Executive Director,  
King County Medical Society

**Sallie Neillie**  
Executive Director  
Project Access Northwest

## Patient Gender



## Patient Age





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## PREMIUM ASSISTANCE: Filling in the ACA gaps

*Continued from page 1*

### Timely intervention prevents financial ruin

Just five weeks after Adam enrolled in a Qualified Health Plan with support from the Premium Assistance Program, he boarded a Seattle bus. Despite suffering a severe headache, he needed to get to work. But suddenly he collapsed with a massive, life-threatening brain hemorrhage.

Top-notch emergency care saved Adam's life, while his newly acquired health insurance protected him and his son from financial ruin. A very grateful Adam is now back to work and raising his son, with no long-term effects from the stroke and no burden of expensive medical bills.

"Adam's story illustrates how a simple intervention like Premium Assistance can prevent crippling debt for low-income individuals," concludes Neillie. "We'd like to see health insurance become affordable for people of all income levels. Until then, we will do all we can to help those who fall through the cracks."

*Project Access Northwest serves more than 160 people like Adam through the Premium Assistance Program. To learn more about the program or to make a contribution, please contact Development Director Melissa Johnson at 206-496-1591 or [melissaj@projectaccessnw.org](mailto:melissaj@projectaccessnw.org).*

*This newsletter is published by:*



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**We invite your comments and questions.**  
Visit [www.projectaccessnw.org](http://www.projectaccessnw.org) to learn more.

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