Executive Summary
Tennessee remains in the grip of a persistent and unnecessary gap in health care coverage. Governor Haslam’s Insure Tennessee plan was created as a conservative approach to take advantage of federal funds to insure 280,000 Tennesseans who do not qualify for Medicaid and cannot afford other health insurance plans. The proposal also would help generate hospital revenue and provide federal funding for hospitals facing budget cuts due to a decrease in other federal payments.

Insure Tennessee hit a roadblock during the 2015 legislative session. Despite testimony from individuals representing organizations like the Tennessee Hospital Association and the Tennessee Nurses Association attesting to the importance of the plan, seven state senators voted to stall the proposal, preventing an opportunity for a vote by the full Legislature. Since the proposal’s suspension, business leaders throughout the state have rallied behind Insure Tennessee, encouraging county resolutions, sponsoring petitions and writing letters to local newspapers. Likewise, clergy from all faith traditions have sponsored local meetings and advocated for the support of congregants struggling in the health care coverage gap.

Perhaps the most telling show of support for Insure Tennessee is the response from the general public. The most recent poll by Vanderbilt University shows that 64 percent of Tennesseans are in favor of the proposal. But 64 percent is still just a number, making it easier for some politicians to dismiss. That is why the Tennessee Justice Center conducted the “Counting the Cost” tour, travelling to urban and rural areas most affected by the health care gap, gathering testimony and acquiring data from those who are impacted by the inaction at the Legislature or know people who are.

Methodology
The Tennessee Justice Center set out to “Count the Cost” through various methods, including:

COMMUNITY MEETINGS—The team held meetings in 11 geographically and demographically diverse communities: Chattanooga, Centerville, Morristown, Memphis, Brownsville, Nashville, Kingsport, Shelbyville, McKenzie, Gallatin and Knoxville. In each, people gathered to discuss the burden of the health care gap in their hometown.

QUESTIONNAIRE—Meeting participants were asked to respond to a questionnaire regarding the number of people they knew who were living in the health care gap and would be eligible for Insure Tennessee.

Participants also were asked how far they would have to travel for medical care if the local hospital closed.

RESEARCH ANALYSIS—The team conducted an analysis of Tennessee hospitals’ budgets, which the Tennessee Department of Health posts publicly. By looking at five-year trends, the team identified facilities where revenue did not meet costs or where revenue was consistently trending downward.

Findings
After gathering information from community meetings, speaking to citizens across the state and analyzing existing data, it is clear the healthcare gap touches every community in Tennessee. Below is a summary of findings from the research project:

TENNESSEANS KNOW PEOPLE IN THE HEALTH CARE GAP (Appendix A)
Based on a cross section of information collected from community meetings, TJC found:

- 12 percent of participants know 50 or more people in the health care gap
- On average, respondents know 28 people in the health care gap
- Applying public health research, of the 280,000 Tennesseans in the gap, 284 will likely die this year because they don’t have proper access to health care.

A HOSPITAL’S CLOSING CREATE DISTANCE BETWEEN PATIENTS AND THE CARE THEY NEED. (Appendix B)

- 22 percent of respondents would have to drive at least 20 additional miles to receive medical care if the local hospital closed
- Approximately 40 percent of respondents would have to drive at least 30 minutes to reach the next closest hospital

TENNESSEE HOSPITALS ARE AT RISK (Appendix C)

- Based on the most recent data from the Tennessee Department of Health, more than 40 Tennessee hospitals are struggling financially.
- 31% of in-patient hospital visits in 2013 were to hospitals at risk.

INSURE TENNESSEE WOULD PROVIDE PREVENTATIVE HEALTH FOR THOUSANDS OF TENNESSEANS. (Appendix C)

- 16,000 more diabetic Tennesseans will receive diabetes medications
- 9,000 more Tennessee women will receive mammograms in a year period
- 10,000 fewer Tennesseans with catastrophic medical expenditures
- At least 284 fewer deaths per year
Situation Analysis

Governor Haslam proposed Insure Tennessee as a conservative, market-based health care plan unique to Tennessee. The plan combines federal funds and health care partnerships to provide health insurance for those who do not qualify for other plans. The plan is fully funded with no new costs to Tennessee taxpayers.

IMPACT ON THE HEALTH CARE SYSTEM

According to Governor Haslam’s estimates, over 280,000 Tennesseans who are currently in the health care gap would benefit from Insure Tennessee 1. Those without a health care plan accrue astronomical emergency room costs, straining hospital budgets and increasing the likelihood of cutbacks in services 4. Four Tennessee hospitals have already terminated inpatient services in the past two years because budgets were stretched too thin. By enabling so many residents to become a part of the health care system through Insure Tennessee, the stress on hospitals’ finances will decrease and the impact will be profound.

IMPACT ON THE ECONOMY

Hospital closures not only have a serious impact on the health of the community, but also its financial security. Economists have shown that the closure of a community’s only hospital reduces per capita income by 4 percent in a community, and it raises unemployment rates by 1.6 percent 5. But, Insure Tennessee could change these outcomes. According to an economic report on Insure Tennessee by the University of Tennessee Center for Business and Economic Research, as many as 15,000 new jobs will be created once the plan is implemented and federal funds begin flowing into the economy 6. Kentucky, where federal health care dollars have flowed for two years, boasts 12,000 new jobs directly related to expanded access to health care for all its residents 7.

IMPACT ON INDIVIDUALS

More than half of the individuals who would benefit from Insure Tennessee are employed, according to the recent UT study 6. Even more could return to work if they received the appropriate medical attention. Those who are employed occupy low-wage jobs in the service industry, agriculture and construction work, with unpredictable hours. They are waitresses, janitors, home care workers, self-employed construction workers and even college students from low income families without health insurance 8. According to the Bureau of Labor Statistics, Tennessee has the highest percentage in the U.S. of workers paid at or below federal minimum wage 9. Insure Tennessee was designed to increase their financial security, using federal dollars to give access to health care coverage for people who cannot afford it otherwise.

Included in those who would be eligible for Insure Tennessee are as many as 24,000 veterans 10. Many of these served in the National Guard, who most assume are eligible for the same benefits as those who served in other military branches. That is not the case. And those who qualify for Veterans Affairs (VA) services do not always live close to VA facilities or are stymied by lengthy waiting lists to get care. Insure Tennessee would repair that gap and ensure that veterans and their families receive timely, quality care.

MCKENZIE, TENN. McKenzie is located in the northwest corner of the state, under two hours from Arkansas and one hour from Kentucky - two states that provide better care for their residents than Tennessee does. In McKenzie, no one is more aware of that discrepancy than Ruby Gunter, who has already lost one child to cancer while her surviving son struggles with colon cancer. Even when he was able to work, he could not afford health insurance. Last year, when he found out he had colon cancer, a local provider was able to provide him with chemotherapy treatments at a reduced rate, but his bills rose to more than $100,000, and he was forced to end his treatment. His symptoms have returned, but, due to his lack of health insurance, his only option is to seek help at the emergency room, where medical staff are limited to offering him medication for the pain.

He is not eligible for any existing TennCare programs even though he has no income because, according to the state’s criteria: he is not “sick enough,” he’s under 65 and he has no children. No one is able to pay for the necessary tests, like colonoscopies and blood level evaluations, which would assess his condition. Even when he was able to work, he could not afford health insurance. Insure Tennessee could change these outcomes. According to an economic report on Insure Tennessee by the University of Tennessee Center for Business and Economic Research, as many as 15,000 new jobs will be created once the plan is implemented and federal funds begin flowing into the economy 6. Kentucky, where federal health care dollars have flowed for two years, boasts 12,000 new jobs directly related to expanded access to health care for all its residents 7.

All Ms. Gunter can do is watch as her son loses weight, bleeds unexpectedly and experiences a dramatic decrease in energy. She is extremely concerned, and that is why she became an advocate for Insure Tennessee, conducting petition drives and speaking publicly. If her son lived in Arkansas or Kentucky, he would be eligible for the care he needs.
Chattanooga is located in Hamilton County. Tourism due to the region’s acclaimed scenery is accountable for a portion of the economy’s revenue. Smaller towns in the county include Ooltewah, Soddy Daisy and Signal Mountain. The University of Tennessee at Chattanooga attracts a number of college students, and five community colleges are located in the area as well. The city of Chattanooga has also installed a Wi-Fi network that encompasses the city.

DEMOGRAPHICS.
According to U.S. Census Bureau, about 20 percent of jobs in Hamilton County are in construction and manufacturing, while another 10 percent are located in entertainment and food services. Jobs like these typically offer entry-level wages or part-time employment without paid benefits.

HEALTH CARE.
Hamilton County has 12 hospitals. Four are considered financially troubled by diminishing revenue. According to hospital budget reports, more than 14,000 residents of Hamilton County were admitted to area hospitals at financial risk. As many as 18,873 low-income residents in Hamilton County are uninsured and would qualify for Insure Tennessee.

MEETING REVIEW.
A group of community members organized the Counting the Cost meeting in Chattanooga. They encouraged attendance by posting flyers in schools, libraries and in churches. The meeting was held at St. Elmo’s United Methodist Church on June 23, 2015. The pastor, Joe Dowlingsoka, presided. Several small businesses owners were in attendance, including a medical device supplier and a hospital executive. State Representative JoAnn Favors attended voluntarily to support Insure Tennessee. She is a nurse administrator, and she provided enthusiastic comments about her support for the plan.

Katherlyn Geter, patient advocate at Erlanger Hospital, explained the impact of the health care gap on her community by sharing stories of three individuals whose lives have been compromised by the lack of access to health care.

TESTIMONY.
Mr. Allen, a Chattanooga resident who has no insurance due to the health care gap, is unable to work due to suffering a hip fracture last year. He is a veteran, but is not eligible for VA benefits because he served for less than two years. He is on crutches and requires specialized surgery. Prior to his injury, he managed a restaurant, but the restaurant did not offer insurance benefits. He is not eligible for TennCare and does not make enough money to qualify for insurance subsidies on the Marketplace. His only access to care is through nonprofit organizations like Volunteers in Medicine and Project Access. While these primary care programs are well-trained and generous, they admit that the need greatly exceeds their capacities. Mr. Allen is hoping to qualify for indigent care at Vanderbilt University Medical Center or Emory University Hospital so he can get the specialized care he needs. If he qualifies for indigent care, without Insure Tennessee, the hospital will receive no compensation for his care.

CONTACT.
Hamilton County is divided between two state senators, Todd Gardenhire and Bo Watson. Citizens may contact them at sen.todd.gardenhire@capitol.tn.gov or sen.bo.watson@capitol.tn.gov. Their office telephone numbers are 615-741-6682 (Gardenhire) and 615-741-3227 (Watson).


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McKenzie and Huntingdon are located in Carroll County where tourism provides an economic base. The Army Corps of Engineers constructed a 1,000-acre lake with 22 miles of shoreline. Tourists come for the boating, fishing, swimming, and hiking. With this development, local leaders hope to recruit new business and residential development. The county has two colleges, Bethel University and Tennessee Technical Center in McKenzie.

DEMOGRAPHICS.
In the region, 19.2 percent of residents live in poverty.

HEALTH CARE.
McKenzie Regional Hospital struggles with its bottom-line finances. Budget reports show a downward trend in revenue over the past five years. The hospital was recently sold to a new corporation. Of Carroll County’s 28,000 residents, 1,668 were admitted to a hospital at risk in 2013. Within the county, 1,641 residents would be eligible for the Insure Tennessee.

MEETING REVIEW.
The meeting in Carroll County was held at the Carroll Bank and Trust Community Building on June 29, 2015. The meeting consisted largely of people who are struggling in the health care gap.

TESTIMONY.
“Ms. L” is 64 years old. She worked 35 years in the fast food industry without benefits. Hypertension, back and hip pain and a recent leg fracture keep her out of the job market against her wishes. She receives Social Security retirement benefits monthly, but no health insurance. Last April, she tripped over a fence in her front yard and fractured her leg. The ER treated her, but her bills now total over $30,000. She pays her doctor $25 per month out of pocket to defray her debt. She is able to get episodic care at a local clinic, but the clinic charges $85 per visit – a price she can only afford to pay in cases of extreme pain or illness. Insure Tennessee could help Ms. L. get back to work and protect her from catastrophic medical debt. Even if she gets back to work, she will struggle for the rest of her life to pay off her debt.

CONTACT.
Citizens can contact Senator John Stevens at sen.john.stevens@capitol.tn.gov or call his office at 615-741-4576. State representatives for Carroll County include Andy Holt and Curtis Halford.

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Haywood County is located in West Tennessee. Its county seat is Brownsville, where the community held the Counting the Cost meeting. Mayor William “Bill” Rawls was recently elected as the first African American mayor in the Brownsville’s history. The Hatchie Wildlife Refuge is the county’s chief tourist attraction, along with several historic homes.

DEMOGRAPHICS.
Nearly 22 percent of Haywood County residents live below the federal poverty level. According to the US Census Bureau, nearly 30 percent of employment opportunities in Haywood County consist of lower-wage jobs in construction and manufacturing. Almost 5 percent of job options are in the entertainment and food services sector. Jobs like these often offer wages without benefits, especially if the job is part-time or seasonal.

HEALTH CARE.
The county’s only hospital was closed and converted to an urgent care clinic in 2014. At the time of the conversion, hospital administrators acknowledged the impact of the coverage gap in health care as a factor in their decision to shutter this community resource. The next nearest hospital is in Jackson, which is at least 45 minutes away by rural county roads. Hardeman County Community Clinic in nearby Bolivar provides low-cost services to residents in the health care gap. About 1,249 residents in Haywood County would be eligible for health care coverage with Insure Tennessee.

MEETING REVIEW.
Local community leaders John Duckworth and John Ashworth conducted the planning meeting for the Counting the Cost tour stop. Local response to the planning was so great that the organizers moved the meeting to a larger location, the Justice Complex, in downtown Brownsville to accommodate the numbers. The meeting took place on June 30, 2015.

TESTIMONY.
“Ms. M” is 52 years old and lives with her 56-year-old husband and her 76-year-old mother. Her husband is disabled by pulmonary disease and receives disability including health care coverage. Her 76-year-old mother is retired and receives Medicare. While her husband and mother have health care coverage and depend on her for their care, Ms. M does not have health care coverage. Their household income is too low to qualify for help with insurance premiums, and her current health issues do not qualify her for TennCare.

When she was able, she was employed at an industrial metal cleaning facility in Jack’s Creek. She developed carpal tunnel syndrome and received assistance from workers’ compensation, which included surgery on both hands. She returned to work, but her symptoms worsened, and she eventually had to quit. She occasionally babysits, but she is reluctant to continue as her dexterity diminishes. She uses a local clinic that offers a sliding fee for medical care, but even that small expense is hard to bear.

Insure Tennessee could help Ms. M regain enough health to work, ensure access to preventive services and protect her from medical debt so she can continue to care for her family members who depend on her.

CONTACT.
Haywood County’s state senator is Dolores Gresham. Citizens can contact her electronically at sen.dolores.gresham@capitol.tn.gov or call her office at 615-741-2368.


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Sumner County is located in the northern middle section of Tennessee. The county’s major cities include Gallatin, Hendersonville, Portland, Westmoreland and White House. Many historic and tourist sites such as Cragfont, Rock Castle, Rose Mont and Mansker’s Station provide revenue for the local economy. On Vietnam Veterans Parkway between Shackle Island Road and Indian Lake Boulevard, it’s not uncommon to see cows grazing in suburban neighborhoods. Volunteer State Community College is located in Gallatin.

**DEMOGRAPHICS.**
According to the U.S. Census Bureau, about 17 percent of occupations in Sumner County occur primarily in construction and manufacturing. Another 10 percent occur in the entertainment and food service industry. Jobs like these are often low-wage jobs, or part-time and seasonal jobs, without paid health care benefits.

**HEALTH CARE.**
Budget analysis for Sumner County Regional Hospital shows a relatively stable bottom line, but nearby hospitals, including Tri-Star Skyline, show more troubled trends. In 2013, 2,294 residents from Sumner County were admitted to nearby hospitals with budgets that are at risk. At least 7,555 do not have health care coverage and would be eligible for Insure Tennessee.

**MEETING REVIEW.**
The planning meeting and the tour stop in Gallatin were sponsored by the local SALVUS clinic, a generous provider of low-cost services to medically underserved residents in and around Gallatin. Clinic leaders, including Dr. Ted Hill who spoke during the meeting, are proponents of Insure Tennessee. Senator Ferrell Haile attended the meeting and stayed afterwards to speak with constituents. He expressed concerns about the plan but was willing to listen and learn. The meeting took place on July 13, 2015 at the First Methodist Church in Gallatin.

**TESTIMONY.**
“Mrs. T” is 54 years old and was recently laid off from the nearby Gap distribution center after ten years of working full time. Without insurance benefits that Mrs. T had earned at the Gap, for several years she and her husband had no health safety net.

Recently, Mrs. T was able to get Social Security Disability for her degenerative hip disease. But because she had to wait so long before she could get it treated, she now needs a surgery that might have been avoided. Meanwhile, Mr. T -- who has osteoarthritis which has rendered him unable to work with his hands -- is still living without access to insurance in the coverage gap. He sought help at a local charitable clinic, but often medications are too expensive. His hands are now so twisted with disease that he is unable to button his shirt or drive a car. He walks only short distances, his balance impaired by the disease in his feet. Mr. T has applied for disability but has been denied twice.

The couple tells their story in hopes that it will change the mind of Tennessee legislators, and that it might make a difference for the thousands of other Tennesseans who have fallen into the gap. “Anything we can do to help”, Mrs. T explained, “we will do.”

**CONTACT.**
Sumner County’s state senator is Ferrell Haile. Citizens can contact him at sen.ferrell.haile@capitol.tn.gov or call his office at 615-741-1999.


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Bedford County is home to the Tennessee Walking Horse National Celebration, as well as historic towns like Shelbyville, Wartrace and Bell Buckle. Tourism contributes to the local economy. The county hosts a number of small to medium-sized industries including chicken processing and pencil manufacturing.

**DEMOGRAPHICS.**
In Bedford County, 17.2 percent of the population lives below the federal poverty level.

**HEALTH CARE.**
Approximately 3,667 residents of Bedford County are not covered by health insurance, one of the highest rates in the state. The Heritage Medical Center, the county’s only hospital, has a budget trending downward. In 2013, 3,095 Bedford County residents were admitted to hospitals with budgets at risk.

**MEETING REVIEW.**
Local residents hosted the meeting’s tour stop in the Bedford County Library on July 16, 2015. The audience included the chief financial officer from Heritage Medical Center. He stood to tell the poignant story about layoffs at his last place of employment, the hospital in Brownsville that was forced to close in 2014 because the budget was strained beyond the breaking point by uncompensated care. Uncompensated care would be covered if Insure Tennessee is implemented.

**TESTIMONY.**
At the Counting the Cost tour stop in Shelbyville, the research team met a hospital executive who gave personal testimony about the repercussions of hospital budgets strained to the breaking point. He had worked at Haywood Park Community Hospital in Brownsville that closed in 2014 because of dwindling revenue. He explained:

> You never forget the look in employees’ eyes when you have to tell them they are getting laid off. Our administrators were clear about the reason: uncompensated care resulted in a budget too strained to recover. When your local hospital closes, no matter how much insurance you have, you still have to travel farther to get hospital care. When it’s an emergency – a heart attack or your appendix flares up – that could be a life-threatening distance to travel. When a hospital closes, everyone pays the price, not just the uninsured.

**CONTACT.**
Bedford County is represented by Senator Jim Tracy. Citizens can reach Senator Tracy by email at sen.jim.tracy@capitol.tn.gov, or by phone at 615-741-1066.


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Davidson County has been officially known as Metropolitan Nashville Davidson County since the city and county governments combined in 1962. As the state capitol, Nashville celebrates many historical sites and other tourist attractions, including the capitol building, Ryman Auditorium and the Grand Ole Opry. It is also the home of the Country Music Hall of Fame. Noted colleges and universities in Nashville include Belmont University, American Baptist College, Fisk University, Lipscomb University, Meharry Medical College, Tennessee State University, Trevecca Nazarene University, Vanderbilt University and Welch College.

DEMOGRAPHICS.
Major occupations in Davidson County include jobs in entertainment, hotel and food services – sectors in which about 12 percent of all workers are employed. The music entertainment industry is at the heart of Nashville’s culture, but its wages can be low and insurance is not a common benefit. Even with a strong economy, 19 percent of residents remain below the federal poverty level.

HEALTH CARE.
Nashville is home to 14 hospitals and one mental health institution. At least three of these hospitals are financially unstable. In 2013, a total of 12,491 Davidson County residents were admitted to hospitals in the area whose budgets are at risk. As many as 45,731 residents of Davidson County remain in the health care coverage gap and cannot afford insurance.

MEETING REVIEW.
Members of the local medical community, including physicians, nurses, and hospital executives hosted the tour stop in Nashville on August 18, 2015. The event was conducted at the public auditorium at St. Thomas Midtown Hospital. Main concerns raised during the question and answer period focused on the legislature. One attendee asked, “Since Insure Tennessee seems to be so beneficial to so many sectors of the health care and economic sectors, why have legislators not yet approved it?” Presenters encouraged participants to speak out about the plan in the coming weeks with friends and neighbors. The next legislative session begins in January 2016.

TESTIMONY.
Diane is 58 years old and has worked at an assisted living facility since her early teens. Three years ago she moved to Tennessee to help her daughter take care of her children. She took a job at Wilson County Community Center thrift store to help fulfill her financial obligations. Nonetheless, her income remains too low to qualify for insurance subsidies. She gets help with her hypertension at a local faith-based clinic for $25 a visit, but lives with chronic insecurity of no safety net if she needs more than they can offer.

CONTACT.
Davidson County is represented by four Senators. Residents in Senate District 18 can contact Ferrell Haile at sen.ferrell.haile@capitol.tn.gov or call his office at 615-741-1999. District 19 residents can contact Thelma Harper at sen.thelma.harper@capitol.tn.gov, or telephone her office at 615-741-2453. District 20 residents can contact Steven Dickerson at sen.steven.dickerson@capitol.tn.gov, or telephone his office at 615-741-6679. District 21 residents can contact Jeff Yarbro at sen.jeff.yarbro@capitol.tn.gov, or telephone his office at 615-741-3291.

State representatives for Davidson County include Bo Mitchell, Bill Beck, Mike Stewart, Jason Powell, Brenda Gilmore, John Ray Clemmons, Harold Love, Sherry Jones, Darren Jermin and Speaker of the House Beth Harwell.

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Hickman County is in the southwest region of Middle Tennessee. Centerville, where the tour stop was held, is the county seat. Other notable communities include Bon Aqua, Lyles, Shady Grove and Grinder’s Switch. Grand Ole Opry star Minnie Pearl and Beth Slater Whitson, who wrote the song “Let Me Call You Sweetheart,” both earned fame in the music business and hailed from Hickman County.

DEMOGRAPHICS.
According to US Census Bureau data, nearly 27 percent of all workers in Hickman County work in construction and manufacturing. Another 7 percent work in the hotel and food service industry. While these occupations provide steady income, they may not provide paid benefits that include health insurance.

HEALTH CARE.
The local hospital, St. Thomas Hickman County, is financially stable, but increasingly subject to the stress of uncompensated care. The hospital hosts an annual Mission at Home Day, providing free medical services to over 300 residents who could otherwise not afford them. The hospital’s ability to continue to practice community service will depend on the implementation of Insure Tennessee. Around 1,507 Hickman County residents with low incomes do not have health insurance and would be eligible for the Insure Tennessee.

MEETING REVIEW.
A group of hospital supporters hosted the meeting in Centerville on August 20 at the Fairfield Baptist Church. The St. Thomas Hickman County CEO Jack Keller described his abiding hope for implementation of Insure Tennessee. Debbie Mencer, a patient advocate from the outpatient service department at the hospital, introduced three community members who all live in the gap without health care coverage. The charity program at St. Thomas Hickman County tries to meet their needs, but as Keller explained, increasingly uncompensated care puts a strain on the hospital bottom line and imperils their ability to grow and prosper. Insure Tennessee would guarantee that the hospital stays financially stable.

TESTIMONY.
Phillip Willis is 50 years old and has worked at the local funeral home and with a local landscaping company. Back injury and chronic arthritis kept him from working for the past year, so he moved back with his parents to assist with their care. His 73-year-old mother works at the local hospital. His father was severely disabled by injuries from a car accident 25 years ago and receives disability payments. Willis uses the low-cost clinic for health care where he pays out of pocket when he can afford it. He needs specialty care that even the generosity of the local hospital cannot provide. “If it weren’t for my parents, I guess I’d be living in a cave in the woods somewhere,” Willis said. “Lots of us living on the edge like this. We deserve better.” Insure Tennessee could help Willis return to work while continuing to support his family without fear of crushing debt or unmanaged sickness.

CONTACT.
Citizens can contact Hickman County’s Senator Kerry Roberts at his email address, sen.kerry.roberts@capitol.tn.gov or call his office: (615) 741-4499.

State representatives for Hickman County and neighboring counties are David Shepard, Mary Littleton, Jay D. Reedy and Sabi Kumar.

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Sullivan County is located in upper East Tennessee and is home to Kingsport where the tour stop was held. The county’s northern border is shared with the state of Virginia. The county has three large parks – Warriors Path State Park, Observation Knob and Steel Creek – and offers a number of outdoor tourist activities.

**DEMOGRAPHICS.**
About 22 percent of all working residents of Sullivan County are employed in manufacturing or construction. Nearly 10 percent work in the hotel and food service industries. For many of these occupations, wages do not include health care benefits.

**HEALTH CARE.**
The county has three hospitals, two in Kingsport and one in Bristol. In 2013, according to reports publicly posted by Tennessee Department of Health, 9,207 residents from Sullivan County were admitted to hospitals in the region where revenues are trending downward. As many as 8,805 low-income residents do not have insurance and would be eligible for Insure Tennessee.

**MEETING REVIEW.**
Local community leaders Zellie Earnest, Bill Anderson and Jane Boyd, with the assistance of a number of clergy representing a variety of faiths, coordinated the Kingsport tour stop to be held at First Presbyterian Church on August 24. The goal was to raise awareness about Insure Tennessee by establishing common scripture-based language to justify support for the Governor’s program. Church leaders worked together to prepare sermons and written documents about neighbors who struggled without the benefit of health care coverage.

At the end of the gathering, Earnest announced that a town hall meeting would be the next step, and he offered to coordinate efforts to move in that direction.

**TESTIMONY.**
In response to the Counting the Cost questionnaire, a resident from a community near Kingsport shared this story about her son. His story shows how Insure Tennessee could keep working people healthy and on the job. His mother tells the story because he is reluctant to speak up out of embarrassment. That reluctance represents an experience we encountered often during the tour — people embarrassed by their situation. Here’s how his mother describes his situation:

> Mostly my son does without health care. If there is a major need for health care, my husband and I try to come up with the money. We are both retired and it is very difficult for us to pay out of pocket for health care. Our biggest fear is that he gets injured while he is working, it’s a full time and dangerous job. He works hard every day, so hard that he has to change shirts many times per day because he is drenched in sweat. Yet, in spite of asking for nothing and supporting himself as best he can, he cannot afford health care. He would not talk about this subject. He feels ashamed because he can’t afford insurance.

Insure Tennessee would provide the health security this man needs in order to stay at work and build a spring board out of poverty.

**CONTACT.**
Sullivan County’s state senator is Lieutenant Governor Ron Ramsey. Citizens can contact him by email at lt.gov.ron.ramsey@capitol.tn.gov or call his office at 615-741-4524.

State Representatives for Sullivan and Johnson Counties are Timothy Hill, Jon Lundberg and Bud Hulsey

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Shelby County is Tennessee’s most populous county. It borders both Arkansas and Mississippi. The county seat, Memphis, was home to Elvis Presley and the Beale Street Blues, as well as many other tourist attractions related to music. Institutions of higher learning include the University of Memphis, Rhodes College, Christian Brothers University and the University of Tennessee Health Science Center. In 2013, Memphis City Schools merged with the Shelby County School District, making it the largest system in the state with over 100,000 students.

DEMOGRAPHICS.
Shelby County is 97 percent urban, with a high population density. Smaller cities in the county include Bartlett, Collierville and Germantown. Common occupations for residents include work in construction and manufacturing—about 15 percent of all workers are employed in these fields. Over 9 percent of all workers are employed in the hotel and food service industries. These jobs may provide a steady income, but they often do not come with paid benefit of health insurance. Over 20 percent of residents live below the federal poverty level.

HEALTH CARE.
As many as 64,130 residents struggle without health insurance—a number larger than the entire population of many counties in Tennessee.

MEETING REVIEW.
The meeting in Memphis took place at the Benjamin L. Hooks Central Library on August 24, and was organized by a well-established group of local volunteers from the Tennessee Health Care Campaign. The volunteers were joined in their efforts by local health care providers like Carol Warren, dean of the Baptist College of Health Sciences, who presided over the meeting. At least twenty nurses from the local chapter of the Tennessee Nurses Association attended, organized by the local chapter of the Tennessee Nurses Association and their leaders Diana Baker and Connie McCarter. They asked detailed questions and expressed a commitment to support Insure Tennessee in their professional communities.

The tour stop was honored by the presence of three home health workers who came to share their stories of struggling without the benefit of health insurance. They depend on an agency to place them in people’s homes or in care facilities. Their work is satisfying but unpredictable, and rarely comes with health care benefits.

TESTIMONY.
Sepia Coleman was eloquent and compelling when she told her story. Here is Coleman’s testimony in her own words:

Hi my name is Sepia Coleman, and I’ve been a proud homecare worker for many years now. I help my clients—the elderly and people with disabilities—stay in their own homes and live with dignity and independence. I cook, bath, clean, shop for, assist with medication and provide companionship for my clients. I love my job and love working with the elderly, but it is hard work.

Even with up to 50 hours per week work, because the wages are low and the work is unsteady, I don’t make enough to buy insurance, and none of my employers offers health insurance.

Access to affordable health care is a necessity, just like food and shelter. Even though I take care of people every single day, I’m not able to take care of myself. Right now, I am struggling with my thyroid and a few other problems that sometimes keep me from working. My doctor has suggested surgery, but because I don’t have health insurance, I can’t afford it and just have to suffer.

Working in health care and with the elderly makes it very easy for me to get sick. Most homecare workers don’t receive sick time or paid time off, so several homecare workers go to work even when they are sick because they can’t afford to not work. This is not only dangerous for the people that we care for, but for other caregivers as well. When I catch something from one of my clients or a coworker, I have to decide whether to miss work and not get a paycheck, or go to work sick.

Of course, if I made more money, I wouldn’t have to live paycheck to paycheck, and I wouldn’t have to rely on government assistance and the health care safety net. But, for now, this is the best I can do with the skills I have.

With Insure Tennessee, my health care would be secure, the few resources I have to care for my family would be protected and I could stay healthy and productive. Thank you for working to make Insure Tennessee a reality.

CONTACT.
Shelby County has five state senators: Lee Harris (District 29), Sara Kyle (District 30), Brian Kelsey (District 31), Mark Norris (District 32) and Reginald Tate (District 33). Citizens can contact the appropriate senator at sen.lee.harris@capitol.tn.gov, sen.sara.kyle@capitol.tn.gov, sen.brian.kelsey@capitol.tn.gov, sen.mark.norris@capitol.tn.gov, or sen.reginald.tate@capitol.tn.gov. Office telephones are 615-741-1767 (Harris), 615-741-4167 (Kyle), 615-741-3036 (Kelsey), 615-741-1967 (Norris) and 615-741-2509 (Tate).

Shelby County State Representatives include Steve McManus, Jim Coley, Mark White, Joe Towns, Johnnie Turner, Barbara Cooper, Karen Camper, Larry Miller, John DeBerry, Curry Todd, Antonio Parkinson and Ron Lollar.

Find out who represents your district by going to the website for the Tennessee state legislature. Go to http://www.capitol.tn.gov/legislators/ and enter your address in the box on the right. Contact your legislators directly by calling 615-763-4773.
Knox County is the third most populous county in the state. The University of Tennessee, its football program and women’s basketball team guarantee frequent visitors to bolster the economy.

**DEMOGRAPHICS.**
According to U.S. Census Bureau data, the majority of Knox County residents work in construction, accommodation/food services and administrative support. Jobs in these industries tend to be low wage and without benefit of paid health insurance. As a result, as many as 22,173 low income residents of Knox County struggle without health insurance. Other common occupations include jobs in professional, scientific and technical services, as well as financial services and health care.

**HEALTH CARE.**
The county has nine hospitals to serve its high density population. According to hospital budget reports from 2013, at least 10,644 residents were admitted to a hospital where the budget is facing challenges due to diminishing revenue. Those hospitals would be more secure with income from patients insured by Insure Tennessee.

**MEETING REVIEW.**
A long-established group of local health care volunteers affiliated with the Tennessee Health Care Campaign hosted the meeting in Knoxville on September 1. Rich Henighan, a local primary care nurse practitioner, and John and Nancy Stewart helped coordinate the meeting. Gary Brown secured the location for the meeting at the Concord United Methodist Church and emceed the meeting.

Representative Jimmy Matlock was in the audience. He spoke before and after the meeting with constituents and took time to listen courteously to supporters of Insure Tennessee.

The meeting concluded with Richard Briggs, state senator of Knoxville and senate sponsor of the joint resolution to support Insure Tennessee. He provided eloquent testimony to the conservative principles at the heart of the plan and emphasized the positive impact it would have on the economy.

**TESTIMONY.**
Mr. Ronald Tucker explained how even though he works 30 hours a week as an engineer for the UT system, it is not enough hours to qualify him for health insurance. He does a good job managing his diabetes without having to see a doctor very often, but last month he suffered heart issues that took him to the emergency room. Of course, he could not pay for that service, so his bills are already mounting. And the care they recommended for him is out of reach without health insurance to help. Insure Tennessee will protect him from bankruptcy, protect him from catastrophic health problems, and allow him to keep working at a job he loves.

**CONTACT.**
Knox County has two state senators – Randy McNally of District 5 and Richard Briggs of District 7. Citizens can contact them electronically at sen.randy.mcnelly@capitol.tn.gov or sen.richard.briggs@capitol.tn.gov. Telephone contact for Senator McNally is 615-741-6806 and Senator Briggs at 615-741-1766.

Knox County state representatives include Martin Daniel, Harry Brooks, Eddie Smith, Joe Armstrong, Bill Dunn and Roger Kane.

Find out who represents your district by going to the website for the Tennessee state legislature. Go to http://www.capitol.tn.gov/legislators/ and enter your address in the box on the right. Contact your legislators directly by calling 615-763-4773.
Hamblen County is located in upper East Tennessee and is a county rich in history. Major towns include Morristown and White Pine.

DEMOGRAPHICS.
Almost one third of all workers in Hamblen County work in construction or manufacturing. Another 6 percent work in the hotel or food service industry. These jobs are often low-wage without the benefit of paid health insurance.

HEALTH CARE.
Hamblen County has two hospitals. Both are located in Morristown and are impacted by increasing volume of uncompensated care. At least 4,782 of its low-income residents do not have health insurance, and when they seek care at the hospital, the hospital does not receive compensation. In Hamblen County, 21.5 percent of all residents live below the poverty line.

MEETING REVIEW.
The Cherokee Health System clinic hosted the meeting in Morristown on September 15. Audience members came from neighboring cities to be a part of the meeting. Greg Moore, an agent at a local insurance company, shared his experiences having to tell people that there is no health insurance available for them. The majority of attendees stayed after the meeting, eager to plan the next steps and to tell more neighbors about the Insure Tennessee campaign.

TESTIMONY.
One woman who attended the Morristown meeting was, herself, in the gap. She told the story of her mounting health care costs and how her unpaid medical bills finally grew so great that she was forced to declare bankruptcy. Her story is a terrible real life reminder that medical debt is the leading cause of bankruptcy in the United States. Insure Tennessee could correct that.

CONTACT.
Hamblen County’s state senator is Steve Southerland. Citizens can contact him at sen.steve.southerland@capitol.tn.gov, or telephone his office at 615-741-3851.

Hamblen County and neighboring counties are represented in the state House of Representatives by Tilman Goins, Jeremy Faison, David Hawk, Andrew Farmer and Dale Carr.

Find out who represents your district by going to the website for the Tennessee state legislature. Go to http://www.capitol.tn.gov/legislators/ and enter your address in the box on the right. Contact your legislators directly by calling 615-763-4773.
Conclusion

The Counting the Cost tour helped shed valuable light on the struggles of 280,000 Tennesseans who are in the health care gap by hearing directly from members of communities across the state. But the tour revealed a deeper truth beyond the stories of individuals who struggle without health insurance. The gap is taking a toll on the health care system that all Tennesseans depend on, even those who have access to insurance. It is also taking a toll on the economy at the local and state levels. Now we know firsthand just how far the gap stretches across the state. Not one community is spared from its many negative impacts. Until the legislature agrees to support Insure Tennessee, what Counting the Cost revealed so starkly is this – the gap impacts all Tennesseans.
Citations


8. Top 9 occupations of employed but uninsured Tennesseans, by Dee Mahan on FamiliesUSA website, http://familiesusa.org/product/top-9-occupations-employed-uninsured-tennesseans-who-would-benefit-insure-tennessee


10. “I feel kicked to the curb,” uninsured army veteran says, Tennessean April 2015 http://tnne.ws/1yoLgiV
Additional Resources

MEDIA


Haywood’s only hospital will end inpatient and emergency services, Memphis Commercial Appeal, April 2014 [http://www.commercialappeal.com/business/haywood-county-s-only-hospital-will-end-inpatient-and-emergency-services-ep-457632323-323698771.html]


Briggs details Insure Tennessee program, by Tanner Hancock, UT Daily Beacon, October 2015, [http://www.utdailybeacon.com/news/article_eadb3d5e-6be6-11e5-9b76-6b669010b9f2.html]

JOURNAL ARTICLES
Medical bankruptcy accounts for majority of personal bankruptcies, by Christine LaMontagne, March 2014 [http://www.nerdwallet.com/blog/health/2014/04/26/medical-bankruptcy/]


WEBSITES
Governor Haslam’s executive summary and FAQs on Insure Tennessee, [https://www.tn.gov/tenncare/article/insure-tennessee]


Joint Annual Reports, publicly posted and audited budget reports from all Tennessee hospitals, on the Tennessee Department of Health website [http://health.tn.gov/publicjars/default.aspx]


hidden-health-tax.pdf
Appendix A:

HOW TO RECOGNIZE PEOPLE IN THE GAP
When someone is living in the gap, it’s not always obvious. Many in the gap hold down ordinary jobs and you encounter them daily. Data from the U.S. Census Bureau lists the kind of jobs they hold, so long as they stay healthy enough to work - jobs in retail or service, restaurants or offices. Based on a cross section of those who participated in Counting the Cost community meetings, respondents reported knowing on average 28 people in the gap. Here’s, statistically, where you’ll find those 28 Tennesseans.

Who do you know in the gap?
Appendix B:

**DISTANCE TO HOSPITAL**

Based on a cross section of those who participated in Counting the Cost community meetings, if the hospital closest to them closed, those in need of care would have to travel greater distances to the next closest hospital.

<table>
<thead>
<tr>
<th>ZIP CODE</th>
<th>HOME TOWN</th>
<th>MILES FROM THE CLOSEST HOSPITAL</th>
<th>MILES TO THE NEXT CLOSEST HOSPITAL</th>
<th>ADDITIONAL MILES</th>
<th>MINUTES OF TRAVEL TIME TO NEXT CLOSEST HOSPITAL</th>
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<td>38305</td>
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<td>39</td>
<td>45</td>
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<td>Nashville</td>
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<td>20</td>
</tr>
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<td>30</td>
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<td>Manchester</td>
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<tr>
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<td>38571</td>
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<td>38</td>
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<td>45</td>
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<td>30</td>
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<tr>
<td>37882</td>
<td>Townsend</td>
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<td>40</td>
<td>20</td>
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<tr>
<td>38122</td>
<td>Memphis</td>
<td>30</td>
<td>60</td>
<td>30</td>
<td>45</td>
</tr>
</tbody>
</table>

**AVERAGE** | 8 | 28 | 20 | 33
Appendix C:

TENNESSEE’S AT-RISK HOSPITALS AND PATIENTS (PREPARED JUNE 24, 2015)

Purpose:
This report is intended to identify Tennesseans who are in danger of losing access important healthcare resources (hospitals and inpatient services) in the current economic climate.

Definitions:
At-Risk Hospital: facility with a ratio of revenue to expenses less than or equal to 1.00 in a given year.
At-Risk Patients: person who has received inpatient services from an At-Risk Hospital in a given year.

Values:
Projected 2016 Revenue/Expenses: projected from the midpoint of a line of best fit for available yearly revenue/expense values from 2009-2013 in the Joint Annual reports collected by the Tennessee Department of Health. Line of best fit is created using the least squares method.

Hospitals with a projected Revenue/Expenses Ratio less than or equal to 1.00 in 2016:

- Baptist Memorial - Collierville
- Baptist Memorial - Huntingdon
- Baptist Memorial Hospital - Union City
- Baptist Memorial Hospital for Women
- Blount Memorial Hospital
- Bolivar General Hospital
- Crockett Hospital
- Cumberland River Hospital
- Delta Medical Center
- Emerald - Hodgson Hospital
- Erlanger Bledsoe
- Erlanger East
- Erlanger Medical Center
- Erlanger North
- Fort Loudon Medical Center
- Henderson County Community Hospital
- Heritage Medical Center
- Hillside Hospital
- Houston County Community Hospital
- Johnson City Medical Center
- Johnson County Community Hospital
- Lakeway Regional Hospital
- Macon County General Hospital
- McKenzie Regional Hospital
- Methodist Medical Center of Oak Ridge
- Morristown - Hamblen Healthcare System
- River Park Hospital
- Roane Medical Center
- Saint Thomas Hickman Hospital
- Saint Thomas Rutherford Hospital
- Starr Regional Medical Center Etowah
- Stones River Hospital
- Sycamore Shoals Hospital
- Three Rivers Hospital
- TriStar Centennial Medical Center
- TriStar Horizon Medical Center
- TriStar Skyline Madison Campus
- Trustpoint Hospital
- Unicoi County Memorial Hospital
- United Regional Medical Center
- University Medical Center (Wilson)
- University of Tennessee Memorial Hospital
- Volunteer Community Hospital
- Wayne Medical Center
- Wellmont - Holston Valley Medical Center
- Wellmont Hancock County Hospital

Hospitals that have closed inpatient services since 2013:
- Gibson General Hospital
- Humboldt General Hospital
- Parkridge West (formerly Grandview Medical Center)

Hospitals that have closed all services since 2013:
- Haywood Park Community Hospital
- Methodist Healthcare - Fayette
Appendix C: Tennessee’s At-Risk Hospitals and Patients, continued

Counties with At-Risk Hospitals
Across the state, counties are at risk of losing their hospitals. This map shows where the hospitals that are at risk of closing down are, and shows where counties don’t have any hospitals.

- Dark Purple = At-Risk Hospital
- Red = Hospital closure since 2013
- Orange = Hospital closing inpatient services since 2013
- Black = No hospital in county

![Counties with At-Risk Hospitals Map](image)

Patients Admitted to At-Risk Hospitals by County
In 2013, every single county had residents who were admitted to a hospital that is at risk of closing down, or severely cutting its services. This map shows where patients who went to an at-risk hospital in 2013 live.

- Purple (lightest to darkest):
  - 1: less than 5% of residents of the county were admitted to a hospital at risk
  - 2: 5-25%
  - 3: 25-50%
  - 4: more than 50%
- Red = Hospital closure since 2013
- Orange = Hospital closing inpatient services since 2013

![Patients Admitted to At-Risk Hospitals Map](image)

### Appendix D: 

### COUNTY PROFILES

<table>
<thead>
<tr>
<th>COUNTY</th>
<th># IN GAP (Uninsured adults, &lt;138% FPL, US Census)</th>
<th>TOTAL POPULATION (2010 US Census)</th>
<th>% IN GAP</th>
<th># PATIENTS ADMITTED TO AT RISK HOSPITALS (JAR reports 2013)</th>
<th>NUMBER RESIDENTS WITH DIABETES (County Health Rankings 2015)</th>
<th>% RESIDENTS UNABLE TO SEE MD DUE TO COST 2006-2012 (County Health Rankings 2014)</th>
<th>MEDIAN HOUSEHOLD INCOME (County Health Rankings 2015)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anderson</td>
<td>4138</td>
<td>75129</td>
<td>5.51%</td>
<td>5249</td>
<td>7230</td>
<td>11</td>
<td>$42,365</td>
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<td>Bedford</td>
<td>3667</td>
<td>45058</td>
<td>8.14%</td>
<td>3095</td>
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<td>23</td>
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<td>Benton</td>
<td>1112</td>
<td>16489</td>
<td>6.74%</td>
<td>785</td>
<td>1879</td>
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<tr>
<td>Bledsoe</td>
<td>950</td>
<td>12876</td>
<td>7.38%</td>
<td>603</td>
<td>1207</td>
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<td>Blount</td>
<td>6608</td>
<td>123010</td>
<td>5.37%</td>
<td>11334</td>
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<td>Bradley</td>
<td>6875</td>
<td>98963</td>
<td>6.95%</td>
<td>1894</td>
<td>10669</td>
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<td>Campbell</td>
<td>2684</td>
<td>40716</td>
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<td>1789</td>
<td>3868</td>
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<td>855</td>
<td>13801</td>
<td>6.20%</td>
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<td>Carroll</td>
<td>1641</td>
<td>28522</td>
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<td>39105</td>
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<td>64</td>
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<td>Claiborne</td>
<td>1962</td>
<td>32213</td>
<td>6.09%</td>
<td>892</td>
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<td>Clay</td>
<td>617</td>
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<td>Cocket</td>
<td>2819</td>
<td>35662</td>
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<td>1579</td>
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<td>Coffee</td>
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<td>Cumberland</td>
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<td>% RESIDENTS UNABLE TO SEE MD DUE TO COST 2006-2012 (County Health Rankings 2014)</td>
<td>MEDIAN HOUSEHOLD INCOME (County Health Rankings 2015)</td>
</tr>
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<td>% RESIDENTS UNABLE TO SEE MD DUE TO COST 2006-2012 (County Health Rankings 2014)</td>
<td>MEDIAN HOUSEHOLD INCOME (County Health Rankings 2015)</td>
</tr>
<tr>
<td>------------</td>
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### Appendix D: County Profiles, continued

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<th>% IN GAP</th>
<th># PATIENTS ADMITTED TO AT RISK HOSPITALS (JAR reports 2013)</th>
<th>NUMBER RESIDENTS WITH DIABETES (County Health Rankings 2015)</th>
<th>% RESIDENTS UNABLE TO SEE MD DUE TO COST 2006-2012 (County Health Rankings 2014)</th>
<th>MEDIAN HOUSEHOLD INCOME (County Health Rankings 2015)</th>
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Acknowledgments

The Counting the Cost tour was nurtured all along the way by the kindness of old friends and wonderful new friends.

Partners throughout the tour, especially in Memphis and Knoxville, the Tennessee Health Care Campaign staff provided logistical, research, and outreach support at every turn. Especially invaluable was the leadership of Walter Davis, Susan Veale, Rich Henighan, Todd Shelton, John and Mary Stewart, and Michael Heinrich.

Whenever we needed something we didn’t have, Tony Garr, THCC Volunteer, seemed to be there. Thank you, Tony.

For tireless help with logistics and spiritual guidance, thanks to Rev. Merrilee Wineinger, United Methodist Church Mission, Wholistic Living and Justice Coordinator and to Pastor Matt Steinhauer of the Faith Lutheran Church in Lebanon.

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