

{PROFILE}

HISPANIC COMPASSION MINISTRIES

Medical Ministry in Atlanta

IGLESIA CRISTIANA
EMMANUEL

By Amy L. Sherman



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Church Name:

Iglesia Cristiana Emmanuel

Location:

Atlanta, GA

Size: 135

Compassion Ministry:

Emmanuel Health Services

Year Started: 2001

Estimated Yearly Budget: \$363,600

Paid Staff: 4 full time, 3 part-time

Volunteer Staff: 3 part-time

Brief Description

Emmanuel Health Services provides free basic health care (medical and dental) for pastors and their families ministering in Atlanta. It also offers discounted, affordable medical and dental care to church members and to low to moderate income Hispanic families residing in the community. The clinic emphasizes preventative health care, and doctors host a weekly community radio call-in show to answer medical questions. Staff at the Emmanuel clinic are fully bilingual.

In the past two decades, the Hispanic population in Atlanta grew by an astonishing 99.5 percent. This burgeoning community is served by some 200 Hispanic pastors. Tragically, over 70 percent of them lack health insurance. A survey conducted by Iglesia Cristiana Emmanuel's pastor Reverend Manuel Lozano found that approximately 80 percent of these pastors had not had a medical or dental check up in the past year. One minister Lozano spoke with had not been to the doctor in 25 years!

The "Mi Pass" initiative is the Iglesia Cristiana Emmanuel's ambitious attempt to address this pressing need. Through Mi Pass, pastors and their families receive free basic health care from the Christian doctors and dentists at the Emmanuel Health Services clinic in Doraville. The plan covers a comprehensive physical, blood and urine tests, and a full dental exam and cleaning, among other services. Since Mi Pass was unveiled a few months ago, over a dozen ministers—like Pastor Eddie Millarc of Llamada Final ("The Final Call")—have enrolled.

Pastor Eddie and his wife Cristina have four children. Two are now grown and out of the home. The two younger kids are covered by Georgia's "Peach Care" health plan for lower-income families, but Eddie and Cristina are ineligible for state assistance. Eddie has researched various health plans for himself and his wife and found that all would cost from \$450 to \$500 per month. As is the case for most Hispanic pastors in Atlanta, this price puts such plans outside the range of what the Millarcs can afford. Emmanuel Health Services' Mi Pass insurance plan—at a cost of only \$250 for the entire year—has been a huge blessing.

"Ninety-nine percent of the Hispanic churches in Atlanta have 250 members or less," Millarc reports, "and most are serving 1st generation immigrant families." This means that the congregations are unable to pay their pastors full time salaries with benefits. The need for what Iglesia Cristiana Emmanuel is doing to assist these pastors is undeniable. Eddie has been so impressed with the initiative that he is currently working with Rev. Lozano to educate other Hispanic pastors and their church members about Emmanuel Health Services. Millarc serves as Director of the Fellowship of Pastors and Ministries in Atlanta, the main network of Protestant Hispanic churches, and from this position can help promote the Mi Pass program. He and Rev. Lozano hope to enroll 100 pastors in Mi Pass within the next year.



GENESIS

Rev. Manuel Lozano vividly recalls the day his daughter Diana was complaining that her stomach hurt. At first, he and his wife hoped the problem would diminish with a little rest. It didn't. Her pain kept increasing. They realized she needed to see a doctor. Lacking health insurance, Rev. Lozano took his daughter to one of Atlanta's "walk-in" clinics where he could pay with cash. But the physician there was concerned that Diana might be having an appendicitis attack. He encouraged Lozano to take his daughter to the emergency room for a more thorough examination. After three hours of tests and consultations at the Gwinnett County hospital, Lozano and his wife were relieved to hear from the doctors that Diana did not have to have her appendix removed. Her problem was a simple infection that could be cured with medicine. Indeed, she was already on the road to healing. The financial trial of this experience, however, was just beginning for the family. Lozano paid \$500 in cash to the hospital that day, then received a whopping \$3500 bill in the mail some days later. He could hardly believe his eyes, and remembers groaning, "Oh God, have mercy."

Lozano's personal experience of the overwhelming financial burden of life without medical insurance motivated him to inquire about the needs of other pastors like himself. He was not surprised to learn that nearly all of them—as well as the Hispanic families in the churches they were serving—faced the same challenge. Over 70 percent of the ministers had no health insurance.

Lozano says God has given him a special concern for pastors, one that dates all the way back to his youth. He sees the sacrifices Hispanic pastors make to serve their church members and their communities. In Atlanta, these ministers work in small churches and most are bi-vocational. That is, they work one or two paid jobs in addition to their service as pastors. Lozano takes very seriously the Apostle Paul's command to "do good to all people, and especially to those who are of the household of faith." He longed to start a ministry that could "do good" for God's servants—Atlanta's Hispanic pastors. From his research, he identified the lack of affordable health care as their biggest need. Thus, the vision for Emmanuel Health clinic was born.

Having grown up in a poor family in Columbia, Lozano is sensitive to all people who struggle financially. So his vision extends to include more than only pastors. Emmanuel Health Services also reaches out to the medically underserved families in Atlanta's Hispanic churches and neighborhoods.

The process of dreaming about a health program that could serve the Hispanic community, and seeing that dream come true, took about one and a half years. Lozano gathered a team of fellow visionaries around him and launched Emmanuel Foundation, a nonprofit 501c3 organization closely affiliated with the church. The Foundation now provides the administrative home of the medical ministry. Board members, including Eduardo Rivera, Michelle Lee, and Tom Richardson, each provided critical resources, skills, and experience to move from vision to reality. Eduardo, a retired executive from the Coca Cola Company, brought the business "know-how" to design a workable business plan for launching the health clinic. Michelle Lee, an executive at DDS Staffing, brought an extensive network of relationships among Atlanta's health professionals. Tom Richardson, Vice President of the Atlanta Dental company, had access to free, used dental equipment. All brought a passion to see a Christian health care ministry successfully launched.

Rev. Lozano's first steps involved investing enormous amounts of time getting acquainted with the rules and regulations in Georgia for operating a health center. Most challenging was the process of licensing the clinic. But he and Michelle Lee persevered, identifying and talking to the appropriate, knowledgeable officials in the government to learn what the process required. Along the way, Lozano was able to secure the friendship of the Georgia Secretary of State, Cathy Cox, who caught his enthusiasm and provided help and guidance. The board members also met with leaders at the Good Samaritan Clinic, another nonprofit health ministry in the city. From staff at Good Samaritan, they learned all they could about starting and operating a clinic.

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GENESIS continued

The Board members' commitment to the ministry is impressive. A few have invested nearly the whole of their personal savings to provide the cash needed for the start-up phase of the health clinic. The Foundation began sub-letting a single office in a building in Doraville (one of Atlanta's majority-Hispanic communities). When their landlords decided to vacate their own offices, the Emmanuel Foundation assumed the lease—providing adequate space for a health clinic that existed only on paper at the time. “It was a step of faith,” Eduardo Rivera says, smiling.

Through Tom's connections at Atlanta Dental, the Emmanuel clinic began receiving the furnishings needed to provide dental care. Meanwhile, Rev. Lozano made contact with MedShare International, a nonprofit foundation that donates medical equipment to Christian health ministries overseas. Lozano convinced MedShare to give the Emmanuel Foundation examination beds, medical instruments, diagnostic equipment, and other equipment needed to launch a health clinic that could assist Atlanta's own medically underserved residents.

Eduardo Rivera jokes that it was at this point that he realized Rev. Lozano had a second identity; he wasn't just a pastor, but a building contractor, too. Lozano is skilled in carpentry and almost single-handedly remodeled the office space to become a medical center. He built installations for the medical equipment and made the electrical and plumbing changes required. “He can also fix just about anything,” Eduardo brags. When Lozano first came to the United States, he established an auto repair shop and ran that business for several years. Because he is “mechanically inclined,” he was able to repair the donated medical and dental equipment as needed.

The next step was finding a Hispanic physician to serve as the clinic's chief medical doctor. Through his personal contacts in the Hispanic community, Rev. Lozano knew Dr. Adolfo Molina, a well-experienced physician who had fled to the United States in a boat from Cuba in 1966. Molina was working in a small practice when Lozano approached him with the job offer from Emmanuel Health Services. “I was glad for the opportunity to work in a Christian clinic,” Molina says.

Meanwhile, Michelle Lee and Rev. Lozano kept working on recruiting Christian doctors and dentists to commit to serving at the clinic on a volunteer basis. At her job at DDS Staffing Services, Lee maintains a database of dentists. So, she has been able to send out email notices, informing the dentists about the Emmanuel Clinic and its mission and asking for volunteers to offer their services. Eduardo Rivera assumed the unpaid position of Executive Director of the clinic, overseeing the hiring of the other staff needed—medical assistants, a receptionist, an office manager. Dr. Molina assisted in the final steps of the licensing paperwork and in ensuring that Medicaid patients could be seen at Emmanuel. The clinic opened its doors in November 2002.



MISSION

Clear philosophical commitments provide the foundation for the Emmanuel Health Services' decisions about who to serve, how to serve, and what kinds of services to offer.

WHO: The clinic targets three groups. The first is Hispanic pastors in metro Atlanta who lack health insurance. Through the Mi Pass program, pastors and their families receive free medical and dental care at the clinic. The second is Hispanic church members. Through the “Mi Promesa” program, church members from Hispanic congregations can purchase affordable, significantly discounted health insurance plans. The third is community residents in the Doraville area, most of whom are Hispanic immigrants. These individuals can purchase the “Premio Salud” plan, which costs more than the Mi Promesa plan but about twenty percent less than similar health plans offered by commercial health insurance companies.

T E S T I M O N Y

Victor and his family have been attending Iglesia Cristiana Emmanuel for about two years. Like many of his fellow church members, he works long hours to pay the mortgage and provide for his wife and young son. "I am the head of the house, and I'm always working, working, working," Victor reports.

Also, like many in the church, Victor does not receive medical insurance through his job. Commercial insurance plans are far too expensive for the family's budget. So, while Victor's four-month-old son receives medical care through Georgia's "Peach Care" health insurance program for low-income children, he and his wife are unprotected. That's changed now,

though, thanks to the Mi Promesa initiative. "I heard about the program for the first time when Dr. Molina gave a speech at the church about it," Victor explains. He quickly enrolled. "The price is good; it's the cheapest service available," he says. He has already visited the clinic twice and says he's grateful to have doctors with whom he can converse in Spanish.

HOW: This three-tiered system of health plans means that the clinic operates on what Eduardo Rivera calls a "mixed income" approach. In order to provide free care for the pastors, the clinic must generate some revenue from other customers. In the system Emmanuel has designed, the Mi Promesa and Premio Salud customers contribute to the operational costs of the clinic (making possible the subsidized Mi Pass program), but they still enjoy very affordable healthcare. The Mi Promesa plan, for example, costs \$120 annually. For this fee, the patient receives an annual physical, including all important labs (blood work, PAP smear for ladies, etc.) and a follow-up consultation to review the results of the physical. The price also includes an annual dental visit, complete with cancer screening, x-rays, and a full cleaning. Throughout the year, Mi Promesa customers also receive a 10 percent discount on other health services provided at the clinic.

The leaders of the Emmanuel Foundation believe that what most Hispanics want is not free care, but affordable care. "They don't like hand-outs," Eduardo explains. The board does not want to operate a ministry that will promote dependency. By charging affordable rates, patients receive the health care they need and maintain their dignity. Clinic leaders also report that "by charging affordable fees for rendered services, there is improved compliance and accountability."

WHAT: The Emmanuel Health Services' brochure states: "The best way to reduce long-term health costs for uninsured families is through community education and the early detection and treatment of ailments." This emphasis on preventative care is visible in the three health plans' provision of annual physicals and dental check-ups. "Because of the high cost of health care," Rev. Lozano says, "many Hispanics wait until the last minute to seek treatment." But by then, the condition could be threatening, and very expensive to treat. The health plans offered by Emmanuel Health Services make it possible for patients to receive regular check-ups, enabling physicians to discover problems before they become more serious. The ministry's focus on preventative care is also visible in the radio call-in show the clinics' doctors host each Monday. Spanish-language radio is a key communications vehicle for reaching the Hispanic community with health care education.



PROGRAM

The Emmanuel clinic is open from 10:00 a.m. to 7:00 p.m. on weekdays and from 10:00 a.m. to 4:00 p.m. on Saturdays. In addition to Dr. Molina, the staff includes a second doctor, Eliseo Vallejo, a full-time office manager, and two medical assistants. The clinic has also been successful in recruiting six medical professionals, doctors and dentists, to volunteer their time. Dentist James Collins and pediatrician Dave Williams, for example, are currently active in providing services on the weekends.

The clinic opened its doors in November 2002 and by March 1, 2003 had served 319 patients. Currently, the clinic has the capacity to see up to 25 patients per day. On a typical day, the doctors treat about 15-20 patients. Dr. Molina says that he likes to spend at least a half hour with new patients, whereas other patient visits usually last about 15 to 20 minutes.

According to the mixed income business plan Eduardo Rivera developed for the clinic, at 6000 patient visits per year (mostly Mi Promesa and Premio Salud customers, plus some Mi Pass customers and some walk-in patients), the clinic should generate revenue sufficient to cover roughly 77 percent of its annual operating costs. This is enough to demonstrate a strong measure of financial viability, yet also makes clear the clinic's need for additional revenue. Rivera wanted that need to be obvious in order to stimulate charitable giving from the private sector (individuals, foundations, and churches) and grants from the public sector.

The benefits of the clinic to Atlanta's Hispanic community are clear. Eduardo Rivera estimates that the average visit at Emmanuel costs patients about 30 to 50 percent less than they would pay elsewhere. There are free medical clinics in Atlanta, such as the Good Samaritan clinic and services provided by Catholic Charities. The public health department also offers medical care to low-income people. However, Hispanics can have difficulty accessing these services for at least two reasons. First, illegal aliens are ineligible for many government programs. Second, the free private clinics sometimes require a patient to show his/her paycheck stubs as proof of income (so that the clinics can determine whether the patient is eligible to receive free care). This is a problem for many Hispanics who work in the informal, cash economy.

Hispanic customers like Marco, a recent patient seen at Emmanuel, also appreciate the fact that they can communicate with their doctor in Spanish. Some of the walk-in clinics in Atlanta advertise "Se Habla Español," but in reality, the staff's ability to speak and understand Spanish



Dr. Adolfo Molina talks with a patient

is severely limited. One result, Dr. Molina reports, is that some patients do not understand how to take the medicines prescribed to them. By contrast, at the Emmanuel clinic, patients with no English speaking ability can communicate with the staff and doctors in Spanish and get a clear picture of their medical diagnosis and their treatment plan. The clinic then refers patients to two local pharmacies where the pharmacists are fluent in Spanish. Marco says all this service is very good. "I feel comfortable here," he smiles.

As noted earlier, Emmanuel Health Services emphasizes education and preventative medicine. Since January, the two doctors from the clinic have participated in a weekly call-in radio program called "La Ley" on Spanish-language radio station AM 1080. Each week, the doctors speak on a specific health topic, such as hypertension, sexually transmitted diseases, and osteoporosis. "We get quite a few calls during the show," Dr. Vallejo says. And Dr. Molina reports that some of the walk-in patients he has seen at the clinic are those who heard about its services from the radio program.



KEY RESOURCES

It is clear that leadership has been crucial to the Emmanuel Health Services success. Without the time, business knowledge, and financial sacrifice of key leaders such as Eduardo Rivera and others, the health clinic would still be just a dream. Rivera and Lozano have each invested much of their personal savings to get the clinic launched. Ministry partners like MedShare and Atlanta Dental have also been critical, since without their help, the clinic would not be furnished with the necessary medical and dental equipment and supplies. Finally, support from influential political leaders has helped Rev. Lozano. The time he has taken to cultivate support from the Georgia Secretary of State's office and from other public officials helped him to receive letters of recommendation. The support of these individuals has given the project credibility and will serve in the future as a key asset in raising funds and volunteers for the ongoing work of the ministry.



LESSONS LEARNED

Rev. Lozano says that a key lesson he has learned is that it is important to recruit another church leader, such as an elder, to be a partner with the pastor in any new outreach ministry venture. He admits that some people in his congregation were not initially enthusiastic about the Emmanuel Foundation. Their perspective was that the start-up of the new health clinic was consuming a great deal of Lozano's time, and they felt a little neglected by their pastor. Lozano says he might have done a better job balancing the needs of his flock with the demands of the new outreach ministry if he had had a partner or a small committee of leaders at the church that could have helped shoulder some of the work. Now, he reports, with the health clinic up and running and many church members benefiting from it, the enthusiasm for the ministry is much higher. As the Emmanuel Foundation looks to launch a second clinic, more church people are getting involved.



CHALLENGES

The greatest organizational challenge in starting Emmanuel Health Services concerned the complicated and time-consuming process of properly registering and licensing the health clinic. "One of the things that will most scare a leader that does not have personal experience in the medical field is the licensing process. In most states, you have to be a physician or a dentist to have a licensed health clinic," Lozano explains. "That's why it is important to be friends with the government agencies and to know, to understand, the system." He started by calling various bureaucrats and explaining that he wanted to start a nonprofit clinic to help low-income families with their healthcare needs, but that he was not a licensed doctor or dentist. Eventually, by asking the right questions to the right

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authorities, Lozano learned what he needed to do. Today, Emmanuel Health Services is the only clinic in Georgia not started by a medical professional. He says that when you are trying to start a new way of doing something, you will encounter obstacles. The key is to persevere until you “knock the barriers down.”

The greatest personal challenge for Rev. Lozano had to do with the fact that he sometimes felt criticized by other Christian leaders who questioned the legitimacy of the outreach work he was trying to do. “They would tell me, ‘You are a man of God and you should be preaching the Word,’” Lozano says. “They didn’t realize that we had to be doing this [health-care ministry],” Lozano emphasizes. “Who else is doing it?”



CHURCH CONNECTION

While the Emmanuel Foundation’s board members have provided primary leadership for the health care ministry, lay people from Iglesia Cristiana Emmanuel also play important roles. As Rev. Lozano summarizes, church members are “the brains” behind the community ministry. A few church members with professional experience in the marketing field, for example, designed the marketing strategy for selling the Premio Salud health care plans to the local Hispanic population. Church volunteers, and some paid workers called “promoters” from the church, carry brochures advertising the health plans to shopping centers frequented by Hispanic families. They also attend community events and festivals gathering such families. The promoters sometimes are met with initial skepticism, but as they take time to explain the health plans, their costs and benefits—and the fact that the Emmanuel clinic is a Christian ministry—many people will listen. People are often surprised by the low cost of the Premio Salud plan. “They think the cost is for just one month, not the whole year,” one promoter explained. “It’s a relief to them.” As suggested by the marketing professionals from the church, the promoters usually work in pairs. One promoter will take a potential customer through a short health survey. “With the questionnaire that we give them, it asks them whether they know if they have high cholesterol or other things that they usually don’t know if they don’t go to the doctor,” a promoter said. “And they start doubting if they are really all that healthy.” This exercise can motivate the people to recognize that preventative health care is important, and encourage them to consider purchasing the Premio Salud plan. “On a good day,” the promoter reports, “we might sell ten plans or so.”

Other professionals from the church have assisted in other aspects of the health ministry. One named Carlos, for example, created the computer databases used at the health clinic to manage customer records and accounts. Still another church member, Monica, volunteers her time on Saturday to take children from Iglesia Cristiana Emmanuel to the health clinic on the Saturdays when pediatrician Dave Williams is there providing free children’s care. Jose Flores, an architect from the church, is currently helping Rev. Lozano with the design of the office space layout for a second clinic that Emmanuel Health Services plans to open in a few months.

Emmanuel Health Services’ “Mi Promesa” health plan is also a huge blessing to church members. The congregation is composed primarily of first generation



Emmanuel Health Services Team

immigrants from South America, particularly Columbia. Most come from middle-class and professional backgrounds in their country of origin and are well-educated. Unfortunately, though, for many members, their licenses and degrees do not “transfer” to the United States or qualify them for professional licensure here. As a result, some are not able to secure well-paying jobs in the occupations they once held. Most are working class families here in the U.S. and most lack health insurance. Now they have access to highly affordable health insurance through the Mi Promesa program. The health clinic has also provided employment for some church members. Constanza, who has been a member at Iglesia Cristiana for nearly two years, works at the clinic as the full-time receptionist. Other church members are employed as promoters.



ADVICE *For Other Pastors/Church Leaders*

▶ Rev. Lozano says it is vital to get to know the local public officials. “You need to develop good relationships with the government agencies, the politicians and authorities.” The endorsements Lozano has received from these officials gives the Emmanuel Foundation more credibility and will help the ministry in its fund-raising efforts.

▶ Developing partnerships with the business people inside the congregation is also important. “Sometimes they have skills that the pastors do not have, so they can provide good pieces of advice,” Lozano comments.

▶ His third piece of counsel is: “Don’t try to do things by yourself. Always try to hook up with other pastors and other ministries,” Lozano says. “It’s going to be more effective that way, and have more impact. Learn what others are doing—not to compete, but to join forces.”



Who Could Do This, Too?

Iglesia Cristiana Emmanuel is not a large church or a rich church. But, unlike many other congregations of its size and its resources, this church has spent itself for the sake of the community. Lozano believes that other churches that have vision and commitment can accomplish what his church has. Although it is not easy to launch a health care ministry, Lozano sums up, “you don’t have to be a genius to do it. This is a reproducible model.”



In addition to meeting a very tangible need through its health ministry, Pastor Eddie Millarc says, Iglesia Cristiana Emmanuel is also serving as a good model to other Atlanta churches, to spur them toward more community ministry. ‘Most of our Hispanic churches are very inward-focused,’ Millarc admits.

