



# Strengthening Michigan's Health and Workforce Stability

A Proven, Community Model Reducing Avoidable Costs & Workforce Disruption

## Access Health Overview

### Who We Are:

Access Health is a Michigan nonprofit with 26 years of experience building practical pathways out of poverty that help low-income families to stay healthy, stay working, and advance economically.

Our work focuses on preventing recurring disruptions that drive job loss, avoidable emergency care, and rising public and private costs - strengthening outcomes for families and small businesses while improving efficiency and return on investment for health systems and government partners.

### The Problem We Solve:

Across Michigan, low-income families must navigate fragmented systems to manage health and work. Routine pressures - transportation, caregiving, housing, food access, and unmanaged health needs - quickly compound, trapping families in instability and poverty.

This instability ripples outward. Employers face workforce disruptions and lost productivity. Health systems absorb rising uncompensated and avoidable care. Local, state, and federal governments incur higher costs driven by preventable crises rather than sustained stability.

## Our Request

**Access Health requests \$1.3 million to support regional adoption of a proven Michigan operating model. This investment will:**

- Advance operating and learning implementation across **Muskegon, Kent, Ottawa, Allegan, Newaygo, and Oceana** counties.
- Build **shared regional infrastructure** for coordination, measurement, and continuous improvement across counties
- Standardize core functions to **reduce duplication and repeat costs** while **preserving local governance** and community context.



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## The Access Health Model

The Access Health model harnesses existing resources to improve health, employment, and economic outcomes for low-income families by shifting the local safety net from fragmented responses to coordinated, outcome-driven systems shaped by community priorities. We do this by:

- **Bridging systems:** Connecting health care, social care and workforce partners to reduce fragmentation.
- **Person-centered stability:** Providing coaching that helps individuals stabilize and achieve their goals.
- **Shared accountability:** Common measures to align partners, track outcomes, improve performance.
- **Technology capabilities:** Equipping local nonprofits with data, referral, and reporting capabilities to interact meaningfully with health systems and employers.
- **Reinvesting savings:** Turning avoided crises into community reinvestment that strengthens long-term system performance.

## Evidence of Impact

The Access Health Model has delivered 26 years nationally recognized outcomes addressing barriers to health, employment, and economic stability, validated through state and federal partnerships. Our proven impact includes:



**Low-income families:** Improved health and work stability through coordinated support.



**Small businesses and workers:** \$112 million in demonstrated health care cost savings.



**Health systems:** Reduced uncompensated care and avoidable utilization, in partnership with health systems.



**Safety-net organizations:** Strengthened coordination, referral, and reporting capabilities.



**State and federal government:** Public cost avoidance and improved return on investment.



**Proven replication:** Replicated in counties across five states, with core elements adopted across Michigan.

# Scalable Model for Workforce Participation and Economic Growth

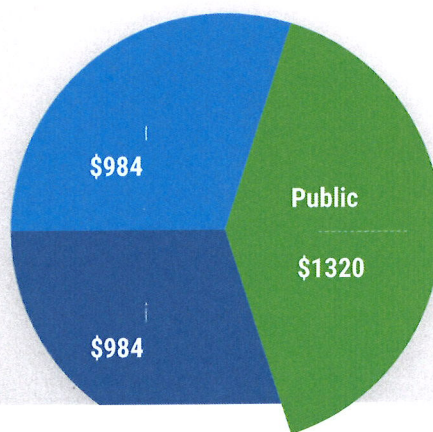
As national efforts focus on economic revitalization, local models that reduce safety-net reliance and expand workforce participation are critical. Our community-based approach transitions individuals from programs like Medicaid and SNAP to employer-sponsored coverage, generating measurable economic impact and reducing public costs.

## Access Health Multishare Model: Estimated State Savings

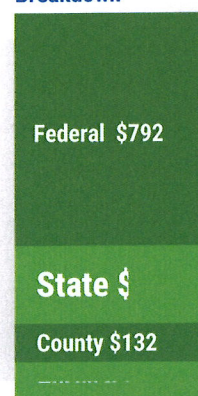
ram	
<b>Current State Cost</b>	

Access Health Reinvestment	
ss Health State investment	<b>\$264</b>

### Access Health Multishare Model Annual Cost Per Person



### Public Investment Breakdown



ollment Estimati	750	1200	750	2700

Public benefit cost estimates for SNAP and the Healthy Michigan Plan (Medicaid) are based on the most recent certified data available from the Michigan Department of Health and Human Services (MDHHS) and the United States Department of Agriculture (USDA).

## Additional Considerations

- **Clinical costs in the Access Health coverage model have remained stable for 26 years**, something few healthcare models have achieved.
- State administration costs for SNAP is projected to increase to **75% in FY2027**. Michigan may also be required to cover **5–10% of benefit costs beginning in FY2028** if the federal error rate threshold is not met.
- The benefits cliff creates a dependency model that keeps many people on or returning to public assistance. By enabling **2,700 workers to earn just \$2 more per hour**, the Access Health model would generate **over \$11 million in additional annual wages**, strengthening household stability and producing measurable economic impact for Michigan communities.
- Expanding the Access Health model to 20,000 individuals statewide would help workers sustain over \$83 million in wages annually and provide over \$10.3 million in program cost savings to the State each year.

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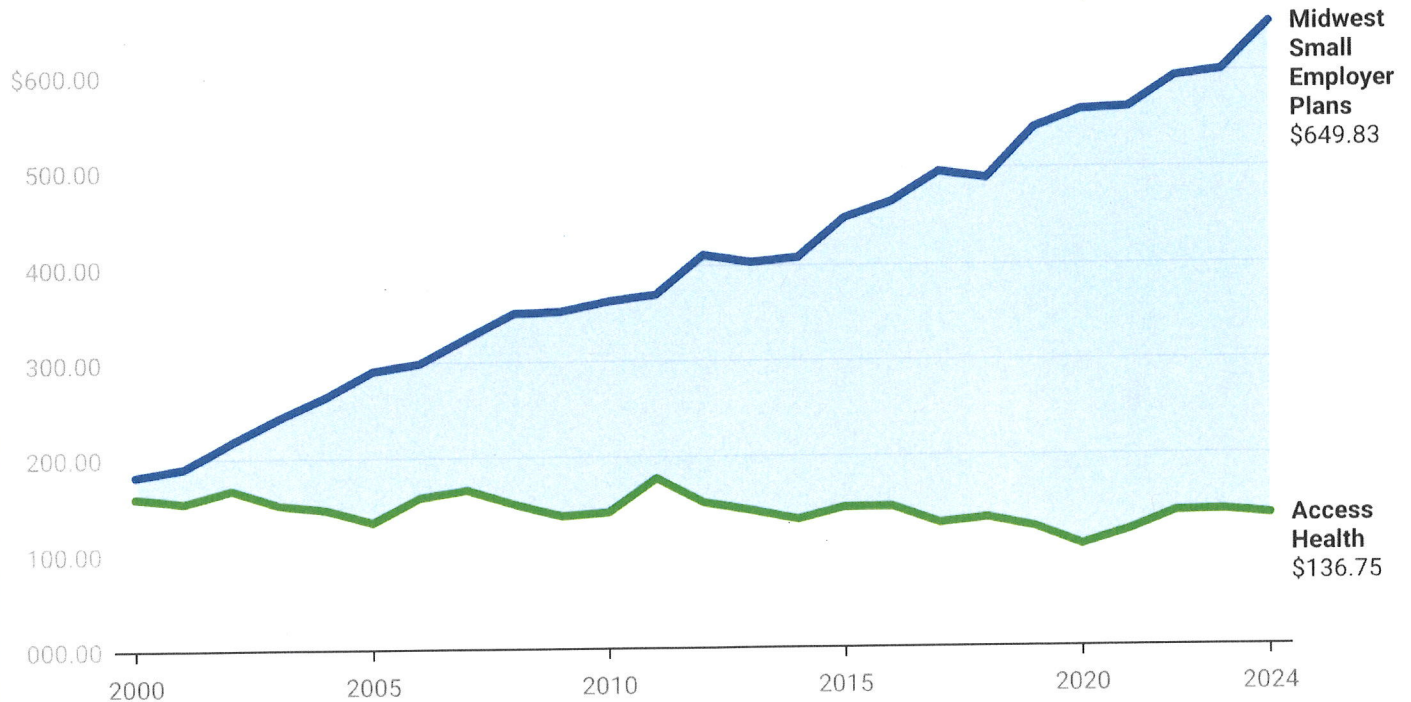
Revised: 3/14/26

# Access Health: 26 Years of Cost Stability and Comprehensive Benefits



## 26 Years of Stable Medical Claims Costs

Access Health vs. Small Midwest Employer Plans



Source: KFF data for the small business employer plans in the Midwest, Access Health claims data

## Access Health Coverage: Benefit Design

Access Health coverage offers comprehensive coverage with no deductibles for workers, designed to support access to care and health improvement. The plan is CMS-certified and structured at a Gold-tier actuarial value (near Platinum).

COVERED SERVICES	ENHANCED PLAN	STANDARD PLAN
Deductible	No deductible	No deductible
Formulary Medications (under \$50)	\$10 copay	\$15 copay
Formulary Medications (over \$50)	45% coinsurance	50% coinsurance
Primary Care Visit	\$10 copay	\$10 copay
Urgent Care	\$30 copay	\$40 copay
Inpatient Hospital Visit	25% coinsurance / \$300 max	30% coinsurance / \$400 max
Outpatient Hospital Visit	25% coinsurance / \$300 max	30% coinsurance / \$400 max
Durable Medical Equipment	20% coinsurance	30% coinsurance
Diabetic Supplies	20% coinsurance	30% coinsurance
Specialist Visit	\$20 copay	\$30 copay
Preventative Labs	No copay	No copay
Ambulance (ground transport)	20% coinsurance	30% coinsurance
Emergency Room Visit	\$200 copay	\$300 copay
Physical, Occupational, Speech Therapy	\$20 copay	\$30 copay

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# Current Access Health Community Business Partners



Access Health partners with employers across our region to provide an affordable health coverage option for their workforce. The following businesses currently offer Access Health to their employees, representing a variety of industries across the local economy.

A & J Restaurant Inc.	Gordon Painting & Pressure Washing	Oceana Vision Care
Acme Cleaners	Graphic House Printing	On Target Grand Haven
Advanced Printing & Graphics	Graphics House Sports Promotions	Park Street Machine
Agape Home At Blueberry Fields Inc.	Grotenhuis Builders	Parkland Realty
Aggregates Excavation & Logistics LLC	Hanes Exterminating	Pioneer Resources
Allthread Ink	Health Hutt	Pointe Marine Association
Apple Corner Store	Hobo's Tavern	Port City Architectural Signage
Avdek Landscape Service	Industrial Metal Cleaning Corp.	Preferred Employment Solutions
B & K Auto Solution	Intra City Dispatch	Preferred Lawn Care
Beacon Home Inspection	J & J Machine LTD	Priva MD DTA Premier MD+
Blood's Front End	Jack's Corner Store	Richey Nursery
Brian Gluck DO, PC	Jim's Auto Sales II	Rivers Rental Equipment
Brightway Insurance	John Drummond's Butcher Shop	Salon 297
Caledonia Vision Center	Joyful Noise	Semlow Chiropractic PLLC
Chalet Floral	KB Grocers, Montague	Shoreline Inn
City Auto Body	Kelly's Kare CLS LLC	Shoreline Pediatrics
Claybanks Pottery	Kotzian Tool Inc	Silver Lining Structures LLC
Coffee Factory	Lakeside Properties Group, LLC	Sitting Pretty Spa & Boutique
Colby's Cafe & Brew LLC	Lange Moving and Storage	Sno-Power
Comfort Keepers	Lefty's & Romo's	Spec Abrasives & Finishing, Inc.
Communications Unlimited, LLC	Liberty Pest Control	Spring Lake Ace Hardware
Complete Water Restoration Service	Living Word Church	St Matthew Christian Childcare
Connection Point Church	Longerdays.com	Sunny Mart, Babu Inc.
D & J Manufacturing & Machining	Marine Tap Room Inc.	Teddy Spaghetti
Day Spring Assisted Living	Martell & Company	The Brunch House
Delta By Marriott Muskegon Downtown	Merry Maids of Muskegon	The Hope Project Inc.
Dimension Four Painting, Inc.	Mission for Area People	The Lake House
EPS Industries Inc.	Morat's Bakery	The Pickle Back LLC
Esther & Sara's Bakery	Mr. B's Pancake House	Topshelf LLC
Excell Machine & Tool Co.	Mr. Scrib's Inc.	Tri-County Feed Services
Fa-Ho-Lo Family Inc.	Muskegon Pregnancy Services	Two Tonys
Famous Foods	My Space Office and Storage	UPS Store # 3469
Four Pointes	Naughtys	Vandenberg Child Care
Fresh Coat Painters	Newmyer Plumbing Inc.	W.M. Tube and Wire Forming
GAC Restaurants Inc.	Northshore Ace Hardware	West Michigan Metals
Gary's Restaurant	Northside Sports Page	Whitehall District Schools
Goodwill Industries	Novotney Electronics	Zehr Chiropractic, P.C.

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