Health is More than Healthcare Reducing the impact of financial strain as a barrier to health

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Having to decide between paying rent and getting medication is a choice that no one should be faced with. But, that is exactly what happened to Shelly after receiving a life-altering diagnosis made worse during the pandemic. She couldn't make ends meet.

"I never thought I would have to make choices between essential services like electricity, gas, phone, internet, medications and food," she says.

Shelly's challenges reflect an issue even broader in scope, with research showing that social determinants of health, such as socio-economic status, put people at higher risk of developing a

range of illnesses and having poorer outcomes from them.

The Reducing the Impact of Financial Strain (RIFS) project is a ground-breaking collaboration between communities and their Primary Care Networks (PCNs) that aims to reduce financial strain as a barrier to health, particularly in areas of cancer, chronic-disease-prevention and management.

The RIFS project, tested by the four participating pilot community teams and their PCNs, included ways to uncover how:

Alberta Health Inspiring solutions.



- Connections between primary care teams and communities can be strengthened to support individuals dealing with financial strain; and
- Individuals with financial strain can be supported in a compassionate, impactful, and sustainable way.

Poverty is not always apparent: In Alberta, 8.2% of families live in poverty. Insufficient income is one of the most powerful factors impacting health.



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To better understand, develop strategies, and support community conversations to address the effects of income deficits on health, healthcare teams came together to develop RIFS and to bring this important work to light. They include: Alberta Health Services' (AHS) Provincial Population



and Public Health; Indigenous Wellness Core; AHS Zones and Primary Health Care Integration Network, together with the Alberta Medical Association (AMA), Primary Care Networks (PCNs), and community.

Bringing financial strain into the healthcare conversation

Starting in 2019, PCNs provided their clinics with a <u>clinical tool</u> meant to guide care providers in assessing the impact of financial strain on individual patients through conversation, and arm their patients with tools and resources to ease that strain.

- Clinical teams screened 623 patients for financial strain, targeting select populations, including those in certain postal code areas, and females aged 18-34 and 50-59 with mental health conditions.
- Thirty percent of participants screened positive, and eighty percent of this group accepted a referral for additional support in areas like finances, mental health, medication, and social isolation.

The RIFS evaluation found that most clinic team members embraced the need to talk about financial strain, and that screening for financial strain is important, relevant to practice, could be easily implemented, and did not require too much time. On the patient side, most of those interviewed agreed that being able to make ends meet relates to better health (93%), and that they were or would be comfortable being asked about making ends meet by their health care provider (68%).

Collaborating to reduce financial strain

Healthcare providers play a vital role in identifying patients who are experiencing financial strain. But, this is just the first step towards providing help and creating solutions. Healthcare teams cannot do this work alone. Guided by the <u>Alberta Healthy Communities Approach</u> to respond to patient needs and extend community wellness, health providers reached out to community partners, and community multi-sectoral teams were built or engaged to create connections, understand their community and take action at the community level.

Collectively, the four participating towns implemented 60 initiatives to build a stronger local supportive environment, such as technology lending programs, transportation vouchers, system navigation, and communities of practice.

"The project has brought many new sector partners together, improving access to community supports for clients and most importantly new conversations about financial strain issues," says Katherine Gangon, a health promotion facilitator with AHS. "The relationships, open communication and networking between clinic and community to address financial strain has been a success."

Health is more than healthcare: lessons learned

The RIFS team learned several lessons about collaboration across the <u>Strategic Clinical</u> <u>Networks (SCNs)</u>, AHS provincial and zone programs, PCNs and with communities.

Expanding the team

Much of what determines health is outside the health care system. Clinical interventions required community multi-sectoral partnerships. By partnering with community organizations, clinicians gain access to supports that address the root causes of ill health.

Access deep wisdom and look for ways to give power to communities

Local people and organizations understand the needs of their communities and can create actions that leverage their strengths, assets, and priorities. Engaging with a common vision and planning multi-stakeholder work, fosters collaboration from the start and leads to sustainable partnerships that are agile and responsive to changing community needs.

Collaborate with diverse stakeholders

Working with local teams on complex, multi-stakeholder interventions require intentional collaboration between Provincial programs, the Alberta Medical Association, community organizations and PCNs to leverage appropriate expertise and maximize potential for initiative spread. Taking time to intentionally build the foundations for collaboration, e.g. trust, flexibility, communication, shared purpose, process and structures, help with project success and future system transformation.

Opportunities for system transformation

The formal Alberta Health grant funded RIFS project is now complete. But, the impact of RIFS is substantial: participating Zones continue to expand and support their communities, and PCNs and clinics continue to screen and actively work to reduce financial strain in partnership with community supports.

Although more research is needed to understand the health impacts of the screening and intervention tool, and the long-lasting impact of supportive community environments, we can all play a role today in reducing the stigma and considering broader social needs. To inspire and assist health care and community partners to address financial strain, RIFS project resources are available on the Financial Wellness website, along with digital stories about the impact of financial strain on health and what teams are doing to reduce the impact.

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Please contact the RIFS team via phc@ahs.ca for more information, or to let them know what you are doing to reduce financial strain.

Please watch Shelly's full video story "The Snowball Effect" where she explains how quickly a difficult financial situation can begin to snowball out of control and directly impact the health and wellness of people in our communities. She also emphasizes how important it can be for healthcare providers to be aware of how financial strain can impact the care they provide to patients and their families.