

SCommunity Health Network of the San Juans — Insurance Access & Navigation Workgroup

Health System Mapping Template: Payer Mix, Services & Referral Pathways

Strategic Directions — Emerging Themes & Opportunities

1. Use Quality Metrics to Identify Shared Priorities Across Health Systems

The 2023 San Juan County Community Health Assessment (CHA, page 60) identifies multiple health indicators where the county performs worse than the state average. This creates a concrete, data-grounded opportunity: if we can identify which clinical quality metrics PeaceHealth, Island Health/Orcas, and Sea Mar are already tracking internally (e.g., mammogram screening rates, diabetes management, Medicare annual wellness visits, childhood wellness visits for ages 3–21), we may find significant overlap with the CHA's flagged indicators. Aligning CHW outreach and CBO support around those shared metrics would both move the needle on documented community needs and give the health systems a compelling, partnership-based argument for their own quality improvement work.

2. Equip CHWs to Drive Measurable Change on Known Indicators

Community Health Workers (CHWs) are already embedded on all three islands through the resource centers. If CHWs were specifically equipped and supported to help patients with A1C access testing, scheduling wellness visits for children ages 3–21, and connecting Medicare-eligible seniors to annual wellness visits, this would create a trackable pipeline from CBO outreach to clinical outcomes. The CHA's indicators provide a ready-made measurement framework — a compelling story for funders and health system partners alike.

3. Leverage Medicaid Enrollment Data to Target Outreach

The HCA Apple Health Medicaid Client Dashboard (<https://hca-tableau.watech.wa.gov>) provides San Juan County-level breakdowns of Medicaid enrollment by plan and demographic group. Key data points: 52% of San Juan County Medicaid beneficiaries are on Molina (approximately 1,802 individuals); 15% are Hispanic (approximately 535); and the largest age group is children under 19 (37%, approximately 1,278). These numbers can sharpen our targeting — for example, Spanish-language outreach for Molina enrollees, or pediatric wellness visit campaigns for the under-19 cohort. Dr. Amy Harley's Medicaid 101 presentation (December 2025) also provides useful context on Medicaid enrollment percentages by island community and is worth circulating to workgroup members.

Note on “Self-Pay” in payer mix data: When reviewing payer mix visuals, “Self-Pay” does not necessarily mean uninsured. It can include patients who have insurance but are paying out-of-pocket for a given service, or those in high-deductible plans. Interpret self-pay percentages with this in mind; uninsured rate data is tracked separately (see Section 1).

4. Clarify the Role of Off-Island Care & Multiple Providers

While PeaceHealth Peace Island is the only hospital in the San Juan Islands, residents access care through a diverse ecosystem of providers — on-island clinics, independent and DPC practices, naturopathic providers, telehealth, and off-island specialists. Any collaboration model needs to account for this complexity: people regularly go off-island for care, and the outpatient landscape on each island is distinct. The mapping in Sections 2 and 3 is intended to surface the full picture, not just the three anchor health systems.

5. Steps as a Model for CBO–Health System Integration

Steps (early intervention services, birth–age 3) provides a strong example of a CBO that is deeply integrated with health system referral pathways — receiving referrals from medical providers (33%), community partners (30%), and parents (37%). In 2025, Steps served 23 San Juan County clients on weekly, bi-weekly, or monthly schedules. Their payer mix (56% Medicaid, 37% private, <1% uninsured/unknown) shows that early intervention services are reaching a Medicaid-heavy population. Steps' model — formal referral relationships, mixed funding, and measurable reach — could serve as a template for thinking about how other CBOs formalize their relationships with health systems.

Section 1 — Insurance & Payer Mix

Notes on coverage overall in San Juan County:

Uninsured rate (all ages under 65): Between 2023 and 2024, the uninsured rate in San Juan County declined from about 6.8% to 6.0%. This is relatively low compared to national averages and reflects Washington State's Medicaid expansion. For context, the broader trend across the state has been a steady decline in uninsured rates since the ACA, though a reversal began emerging after the end of the pandemic-era Medicaid continuous coverage requirement in 2023, when states resumed eligibility redeterminations and many people were disenrolled.

Medicare: San Juan County has a notably older population — the 2023 median age is 56.7, which means a large share of residents are Medicare-eligible. In March 2021, San Juan County had 6,276 Medicare eligibles, with 16.5% enrolled in Medicare Advantage plans. By March 2022, that grew to 6,470 Medicare eligibles, with 18.2% in Medicare Advantage. Given a county population of roughly 18,000, Medicare likely covers around 35% of residents — well above state and national averages.

Medicaid: County-level Medicaid enrollment data isn't broken out in publicly available sources I could access. Washington's overall Medicaid enrollment has fluctuated with the pandemic unwinding — about 469,000 people were disenrolled statewide during the unwinding of pandemic-era rules, which likely affected San Juan County residents as well.

Insurance / Payer Type	PeaceHealth	Sea Mar	Island Health / Orcas	Notes / Known Issues
Apple Health / Medicaid	☒ Yes ☐ No ☐ Unknown	☒ Yes ☐ No ☐ Unknown	☒ Yes ☐ No ☐ Unknown	All three accept Apple Health. PeaceHealth Peace Island contracted with AmeriGroup, Coordinated Care/Centene, CHPW, and Molina managed Medicaid plans (2025). Sea Mar and Island Health accept Medicaid system-wide.
Medicare (Traditional / Fee-for-Service)	☒ Yes ☐ No ☐ Unknown	☒ Yes ☐ No ☐ Unknown	☒ Yes ☐ No ☐ Unknown	All three accept traditional Medicare. NOTE: As of 2025, Medicare telehealth is restricted for most appointments — now requires in-person visits, except behavioral health and substance use treatment. Creates significant access burden for island patients.
Medicare Advantage — specify plans if known	☒ Yes ☐ No ☐ Unknown	☐ Yes ☐ No ☒ Unknown	☒ Yes ☐ No ☐ Unknown	PeaceHealth Peace Island: AmeriGroup/WellPoint MA, Devoted Health, Humana, Molina, United Healthcare MA (incl. SNP), Wellcare. Island Health/Orcas: Humana, United Healthcare, Wellcare, Optum. Sea Mar:

				Medicare Advantage contracts not publicly listed — verify directly.
Ambetter (Exchange / QHP)	☒ Yes ☐ No ☐ Unknown	☐ Yes ☐ No ☒ Unknown	☐ Yes ☐ No ☒ Unknown	PeaceHealth Friday Harbor and Island Health on Orcas r is in-network for Ambetter; Sea Mar will be upon opening on Lopez
Other Exchange / Marketplace plans	☐ Yes ☐ No ☐ Unknown	☐ Yes ☐ No ☒ Unknown	☐ Yes ☐ No ☒ Unknown	San Juan County is the only county in Washington state with a single ACA marketplace insurer (Ambetter only) after LifeWise exited the market in 2025. No other exchange plans available. Ambetter rates increased 25–30% for 2026; no bronze plans available in the county.
Employer-sponsored / commercial insurance	☒ Yes ☐ No ☐ Unknown	☒ Yes ☐ No ☐ Unknown	☒ Yes ☐ No ☐ Unknown	PeaceHealth Peace Island: Aetna, Cigna PPO, Premera/LifeWise PPO, Regence BlueShield (contract through 6/30/2025 — verify renewal), First Choice, Multiplan/PHCS, Uniform Medical Plan. Island Health: Aetna, Cigna, Premera, Regence, LifeWise, First Choice, Blue Cross WA, HMA, Humana, Kaiser, UMP. Some San Juan County employer group plans dropped coverage in 2025–26 due to rising costs.
Uninsured — sliding scale / self-pay	☒ Yes ☐ No ☐ Unknown	☒ Yes ☐ No ☐ Unknown	☒ Yes ☐ No ☐ Unknown	PeaceHealth has a financial assistance/charity care program. Sea Mar (FQHC) is required by law to offer a sliding fee scale — serves all patients regardless of ability to pay, with discounts based on household income and size. Island Health has a Financial Assistance Program for free or discounted care based on income and family size.
TRICARE / VA	☒ Yes ☐ No ☐ Unknown	☒ Yes ☐ No ☐ Unknown	☒ Yes ☐ No ☐ Unknown	PeaceHealth Peace Island: TriWest/TRICARE HMO-Prime, US Family Health Plan (TRICARE

				Prime Option), VA CCN/TriWest. Island Health: lists TRICARE and Uniform Services Family Health Plan. Sea Mar: accepts military insurance including TRICARE across locations.
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Estimated payer mix (% of patients) — complete if data available from each system:

	PeaceHealth	Sea Mar Community Health Centers (FQHC)	Island Health – Orcas Clinic (RHC)
Approx. % Medicaid	10% (Medical Center) 10% (in the Clinic))		18%
Approx. % Medicare	65% (Medical Center) 55% (in the Clinic)		23%
Approx. % Commercial	20% (Medical Center) 30% (in the Clinic)		33%
Self-Pay	Self-Pay 2.6% (Medical Center) 2.2% (in the Clinic)		
Uninsured			6%
Data source & year	Source is PeaceHealth, pulled June 2026.		Source is Island Hospital, pulled June 2026.

Section 2 — Services Offered

For each service area, note whether it is available on-island, available but requires off-island travel, offered via telehealth only, or not available. Add capacity notes where known.

	PeaceHealth (CAH)	Sea Mar Community Health Centers (FQHC)	Island Health / Orcas Clinic (RHC)	Other Providers
Primary Care				
Primary / family care	<i>On-island (San Juan/Friday Harbor). Family medicine clinic M-F 8am-5pm, ER 24/7.</i>	<i>Not available on San Juan Islands. Nearest Sea Mar clinic is Oak Harbor (Island County). Not a direct provider in San Juan County.</i>	<i>On-island: Two full-time family medicine doctors and PAs handle adult/geriatric care.</i>	San Juan Island: Independent primary care is available via Eventide (Dr. Stacie Vilendrer), a Direct Primary Care (DPC) practice on a monthly membership model (\$110/mo adults 18-64; \$145/mo for 65+; dependents included). Also available via Ancora Clinics, an out-of-pocket medical cottage clinic (\$75 for 30 mins up to \$175 for a 90-min initial evaluation). Orcas Island: Private independent care available via Salish Sea Medical (Dr. Camille Fleming), a DPC practice on an all-inclusive annual, age-scaled subscription (\$2,100-\$3,120/year for adults). Traditional private fee-for-service primary care also available at Orcas Island Family Medicine, PC, which manages standard commercial insurance billing.
Pediatrics	<i>On-island (Orcas Island). Family medicine M-F 8am-4:30pm; after-hours on-call 7 days/week. ~1,000 visits/month, ~4,000 unique patients/year.</i>	<i>On-island. Family medicine clinic serves pediatric patients. PeaceHealth family medicine trained in both pediatric and adult medicine.</i>	<i>Yes, Dr Buxbaum: hours:</i>	
Women's health / OB-GYN	<i>On-island (Orcas). Part-time pediatrician on staff. Also served by family medicine providers.</i>	<i>On-island. Gynecology clinic at Peace Island; OB services not confirmed on-island — likely off-island for deliveries. No hospital birth center confirmed at PIMC.</i>	<i>On-island (Orcas). Part-time pediatrician on staff. Also served by family medicine providers.</i>	*Prenatal care generally has to be done off island;

				-there is a midwife, Blythe Parker, now doing care and delivering babies on the islands San Juan Island: Ancora Clinics provides dedicated clinical women's health services specializing in hormonal transitions, menopause management, and routine gynecologic exams. San Juan Holistic Health (Dr. Susan J. Alvord, ND, ARNP) offers integrated gynecological wellness physicals and hormone balancing. Orcas Island: Salish Sea Medical provides menopause counseling, routine gynecological checkups, and partners with the Orcas Island Sexual Health Alliance (OISHA) to offer local, confidential reproductive healthcare. On-island (Orcas). Women's health listed as a service at Island Primary Care - Orcas. Deliveries off-island. Planned Parenthood: need details of services
Geriatrics/Internal Medicine	<i>On-island. Gastroenterology and cardiology specialists on visiting basis. Anticoagulation clinic on-site. Primary care team handles geriatric patients.</i>	<i>Not available in San Juans.</i>	<i>On-island (Orcas). Two full-time family medicine doctors and PAs handle adult/geriatric care. No dedicated geriatrician listed.</i>	San Juan Island: Eventide and Ancora Clinics manage age-related chronic illnesses for adult populations within their membership or time-billed panels. Orcas Island: Washington Institute of Natural Sciences / Orcas Community Integrative Medicine Clinic (Dr. Vincent Shu, board-certified Internist and Cardiologist) provides

				comprehensive internal medicine and cardiac-focused geriatric primary care, including home care and medical house calls for local seniors.
Primary Care Alternative / Naturopathic				San Juan Island: San Juan Holistic Health (Dr. Susan J. Alvord, ND, ARNP) and Living Medical Arts (Dr. Mandy Gulla, ND) both provide private naturopathic primary family medicine, lifestyle guidance, and functional lab assessments. They operate on an out-of-pocket basis; Dr. Alvord's ARNP credentials mean certain diagnostics or services may qualify for standard commercial insurance billing or out-of-network reimbursement. Orcas Island: Dr. Meryl McBride, ND provides holistic naturopathic medical care, botanical therapeutics, and lifestyle medicine out of the Healing Arts Center in Eastsound, on a case-complexity cash-pay scale.
Gender Affirming Care				
Public Health Safety Net				San Juan County Health & Community Services (HCS) serves as the essential public health safety net for residents who fall outside the panels of private practices or regional hospital clinics. HCS deploys rotating, targeted clinical and preventive services

				across fixed sites on San Juan Island (145 Rhone St, Friday Harbor), Orcas Island (62 Henry Rd, Eastsound), and Lopez Island (23 Pear Tree Ln), supplemented by the mobile Luci B Community Wellness Van. Services focus on disease prevention and early intervention: routine child and adult immunization clinics (VFC/AVP), confidential reproductive healthcare, contraceptive management, and STI/HIV screening/treatment. Wrap-around services include WIC, early childhood developmental screening, Senior Nutrition Program (Meals on Wheels)
Behavioral Health				
Mental health counseling	<i>PeaceHealth clinic has integrated behavior health in our primary care clinic. This is a mental health professional.</i>	<i>Not available in San Juans—(nearest Sea Mar behavioral health is Oak Harbor). Sea Mar operates 39 BH clinics statewide but none confirmed in San Juan County.</i>	<i>On-island (Orcas) — limited. Island Psychiatric Services (Carla Weston, PMHNP) operates independently on Orcas. Island Primary Care – Orcas coordinates referrals; telehealth also available.</i>	San Juan Island: Eventide and Ancora Clinics manage age-related chronic illnesses for adult populations within their membership or time-billed panels. Orcas Island: Washington Institute of Natural Sciences / Orcas Community Integrative Medicine Clinic (Dr. Vincent Shu, board-certified Internist and Cardiologist) provides comprehensive internal medicine and cardiac-focused geriatric primary care, including home care and medical house calls for local seniors.

Substance use treatment				
Psychiatric medication mgmt		Not available		
Specialty & Ancillary				
Dental	Not available at PeaceHealth Peace Island. No dental clinic listed. Patients referred to independent dentists (Friday Harbor Dentistry, Island Dental LLC).	Not available in San Juans. Sea Mar operates dental clinics in Oak Harbor (Island County) but none confirmed in San Juan County. Mobile clinic - DentAll once monthly at Lopez Island Family Resource Center; Medicaid and sliding fee scale Bayview Dental - private dentist; does not accept Medicaid	On-island (Orcas) — limited, community-based. Orcas Community Dental Clinic (launched May 2024, operated in partnership with OIHCD, OICF, OCRC, and SJC HCS) serves Medicaid/uninsured patients. Independent private dentists also on-island (Orcas Island Dentistry, Whalestooth Dental).	
Vision (Optometry vs. Ophthalmology (MD))	Unknown. No optometry or ophthalmology listed at Peace Island locations. Likely off-island referral.	Not available on San Juan Islands.	No Optometry services provided for Orcas clinic or health system.	SJ Vision Source has locations on Orcas and SJI
Pharmacy	On-island (San Juan/Friday Harbor). No PeaceHealth pharmacy listed at Peace Island; independent pharmacies on San Juan Island serve patients.	Lopez Island Pharmacy	On-island (Orcas). Ray's Pharmacy (independent) in Eastsound serves Orcas Island patients.	
Lab / diagnostic imaging	On-island. Lab: M-F 8am-5pm, most routine tests on-island; complex labs sent to PeaceHealth St. Joseph Bellingham. Imaging: X-ray, ultrasound, CT, mammography, bone densitometry, echocardiography, MRI (mobile basis) — all on-island at Peace Island.	Lab phlebotomy and limited radiology at Lopez Island Medical Clinic	On-island (Orcas). Lab phlebotomy available by appointment 9am-2:30pm. Courtesy labs for outside providers accommodated. Some tests processed off-island.	
Audiology	Unknown. Not listed in Peace Island services. Likely off-island referral.	No audiology at Lopez Island Clinic	No Audiology services provided for Orcas Clinic or health system.	

Speech Therapy				
Physical / occupational therapy (birth through adulthood)	<i>On-island. Therapy and Wellness clinic listed at Peace Island (360-856-7242). Confirm scope (PT/OT/both) and age range directly.</i>	Lopez Island Physical Therapy	<i>On-island (Orcas) — limited. Orcas Island Physical Therapy (OIPT) is an independent practice on Orcas. Not affiliated with Island Health but a community resource.</i>	<i>STEPS provides in-home early intervention services for children birth to age 3 with developmental delays, disabilities, and developmental disorders across the San Juan Islands. Services include physical, occupational, speech, and feeding therapy, infant toddler education, and parent coaching. Families can self-refer or be referred by a provider.</i>
Neurodevelopment birth to age 5				<i>Steps— infant mental health, developmental specialists, speech therapy</i>
Visiting Specialists (services offered on schedule)	<i>On-island (San Juan). Confirmed visiting specialties include: Cardiology, Gastroenterology, Orthopedics, Cancer/oncology (Deanna J. Anderson Cancer Care Center), Gynecology, Pediatrics, as well as diabetic education. Frequency and full list: verify directly with PeaceHealth.</i> <i>Bellingham ENT is co-located twice a month at the clinic</i>	Possible as Sea Mar gets established; currently no visiting specialists	<i>On-island (Orcas).</i> <i>-Mammography screenings via Assured Imaging on rotating schedule.</i> <i>-Interventional pain (2 days/month)</i> <i>-general surgery (1 day/month)</i> <i>-Obgyn (3 days/month)</i>	
Support & Wrap-Around Services				
Insurance enrollment navigation	<i>Yes — financial counselors available; can help patients apply for Apple Health, financial assistance programs. Call 877-202-3597.</i>	<i>Yes — customer service reps in all clinics help patients enroll in Apple Health, Healthplanfinder, Medicare, and other programs.</i>	<i>Yes — Island Health offers health insurance counseling including ACA exchange enrollment, Medicaid, and Medicare guidance.</i>	<i>Orcas Community Resource Center, Lopez Island Family Resource Center and Joyce Sobel Family Resource Center all provide assistance to community members in applying for insurance.</i>
Care coordination (Case Management,	<i>Yes — care coordination for off-island specialist referrals; telemedicine</i>	<i>Yes — care coordination is a core FQHC service; social workers and care managers on staff system-wide.</i>	<i>Yes — patient care coordination listed as a service at Island Primary Care – Orcas.</i>	Orcas Community Resource Center, Lopez Island Family Resource Center and Joyce Sobel Family Resource

Care Management, Complex Care, Health Related Social Needs (HRSN) Support.)	coordination with PeaceHealth St. Joseph Bellingham.			Center all provide services that are very akin to case management for community members, helping folks navigate to and between systems as needed. All three islands have Community Health Workers on staff.
Interpretation / language access	Languages available: English; Spanish (bilingual staff or interpreter services available). Other languages via interpreter services — verify directly with PeaceHealth Peace Island.	Languages available: English and Spanish (bilingual staff throughout Sea Mar system). Multiple other languages via interpreter services. Sea Mar founded to serve Latino/Spanish-speaking community.	Languages available: English confirmed. Spanish and other languages via interpreter services	
Transportation assistance	Unknown. No transportation program confirmed on PeaceHealth Peace Island website. Verify directly.	Yes (limited) — Sea Mar offers transportation through the Access program for patients unable to access clinic due to disability or age. Established in other service areas, not currently on Lopez	Unknown. Mercy Flights (volunteer pilot program) operates on Orcas for off-island medical transport — not operated by Island Health directly. Island Health offers	- SJC Travel Voucher Program - Island Rides
Islands / Sites Served				
Orcas Island			Yes — Island Primary Care — Orcas is the primary clinic; permanent staffing M-F. After-hours on-call 7 days/week.	
Lopez Island		Yes		
San Juan Island	Yes — Peace Island Medical Center in Friday Harbor is the primary on-island facility. 24/7 ER; clinic M-F 8am-5pm.			

Other islands / outreach				
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Section 3 — Referral Pathways

Map the formal and informal referral relationships between systems and to off-island specialty providers. Note whether pathways are formal (written agreement), informal (relationship-based), unclear, or absent. Flag insurance-specific friction points.

Referrals FROM →	→ PeaceHealth	→ Sea Mar	→ Island Health	→ Off-Island Specialty (Whatcom / Skagit / King)
From other provider/referral source (*specify)				
From PeaceHealth				
From Sea Mar				
From Island Health				
From uninsured / no provider				

1. What are your most common referral sources for patients? Self referrals, IH and outside specialists

How do referrals typically arrive — phone, fax, EHR portal, informal call, self-referral? **Self-referrals by phone, IH Specialist by EMR, outside specialist by fax.**

2. How often do you receive patients from Peace Island/Island Health (respectively)? Does this happen at all? **Yes, happens occasionally**

3. When you need to refer a San Juan County patient to off-island specialty care — Whatcom, Skagit, King County — what does that process look like from your end? **A referral order is place by PCP and EHR routes to appropriate location. IH Referral Coordinator processes referral and/or authorization as needed for the referred service.**

What are the most common referrals your system makes? To where, and to what services?

Cardiology – to IH and Peace Health

PT – Orcas Island PT

Orthopedics – IH, Skagit Regional

Colonoscopy – IH

Surgery – IH, Swedish

Infusion – Peace IslandReferrals *to these health providers*– what are the referral pathways that these health systems have to receiving referrals–

General statement around EMS, where are fly-offs going most commonly

What are the informal relationships that exist for charity care

Steps referrals– NICU referrals, preschools, self referral, Buxbaum (any PCPs), Peace Island (who are these referrals coming from)

Care Coordination post-discharge– what are the services available

Known referral gaps or friction points (describe below):

1. AMBETTER NETWORK GAPS (CRITICAL): As of 2025, Ambetter (the only ACA marketplace insurer in San Juan County) had NO in-network providers on Orcas or Lopez. Only PeaceHealth Friday Harbor confirmed in-network. Patients on Ambetter on Orcas and Lopez cannot access in-network primary care on their island.

Section 4 — Financial Assistance & Safety Net Programs

Document available programs at each system for uninsured or underinsured patients. Note eligibility thresholds, application processes, and any awareness gaps.

Program / Policy	Details (eligibility, amounts, process)	Gaps / Notes
PeaceHealth		
Charity care / financial assistance policy PeaceHealth offers 100% discounting to all patients 0-300% of the FPL and, and 70-85% discounts for those in the 301-400% range. There is no dependency on location for this program. Also – The 4% cap is not part of our program. We do offer expanded Financial Assistance which is called Catastrophic Financial Assistance which caps patient out of pocket at 10% of annual income.No patient denied care. Apply before, during, or after treatment via MyPeaceHealth portal, mail, or in person. Contact: 877-202-3597.		

Payment plan options Yes — minimum payment amount is \$25 dollars and depending on balance can go up to 60 months.	Minimum \$50/month may be a barrier for very low-income patients.	
Sea Mar (FQHC — sliding fee required by law)		
Sliding fee scale (required) — income thresholds Required by FQHC law. All patients served regardless of ability to pay. Discounts based on household size and annual income at every level. Sliding fee applied to uncovered insurance balances as well. If patient cannot pay, they pay any amount they can.	Sliding fee schedule at seamar.org/sliding-fee.html . Sea Mar serves all persons regardless of immigration status. Catherine Washburn Medical Assoc. also offers assistance with medical costs.	
Other programs Customer service reps at every clinic assist with Apple Health, Healthplanfinder, Medicare, SNAP/Basic Food enrollment. WIC, Maternity Support Services, home care, social services. In-clinic pharmacies at many locations provide medications at reduced costs.	Availability of specific programs at any Sea Mar location must be confirmed locally. No Sea Mar clinic confirmed in San Juan County currently. Sea Mar will open on Lopez Island June 26, 2026.	
Island Health / Orcas Clinic		
Charity care / financial assistance policy Yes — Island Health Financial Assistance Program provides free or discounted care based on family size and income, including for insured patients with remaining balances. Apply at clinic or via islandhealth.org . Contact: 360-299-1378 or FAA@islandhospital.org .	Covers Island Health charges. Independent providers billing separately (visiting specialists, etc.) may not be covered.	
Sliding fee scale Yes — income-based discounts available. Island Primary Care — Orcas is an RHC (Rural Health Clinic), not an FQHC, so sliding fee is a policy choice rather than a federal mandate.	RHC status means no federal legal requirement for sliding fee scale — important distinction from Sea Mar's FQHC obligation.	
Payment plan options Yes — extended payment plans available with minimum \$50/month and maximum 12-month extension. Co-pays due at time of service.	Contact Patient Accounts at 360-299-1378 proactively before account becomes delinquent.	

Section 5 — CBO Profile: Steps Early Intervention Services

Steps is a community-based early intervention program providing in-home and community services to children birth through age 3 across the San Juan Islands. It operates as a CBO with formal referral relationships with medical providers, schools, and community partners, and serves a predominantly Medicaid population. Data below reflects 2025 San Juan County totals.

Services Offered

Service Area	Details
Therapy Services	Physical therapy, occupational therapy, speech therapy, and feeding therapy — all provided in-home or in community settings
Developmental & Educational Support	Infant toddler education; developmental specialist services for children with delays, disabilities, and developmental disorders
Infant Mental Health	Infant and toddler mental health support; social-emotional developmental assessment and intervention
Family Support & Parent Coaching	Parent coaching and family training integrated into all service delivery; caregivers are active participants in therapy goals
Population Served	Children birth through age 3 with developmental delays, disabilities, or developmental disorders; all islands in San Juan County
Visit Frequency (2025)	23 clients in San Juan County served on weekly, bi-weekly, or monthly visit schedules

Insurance / Payer Mix (2025)

Payer Type	% of Clients	Notes
Medicaid (Apple Health)	56%	Majority payer; early intervention services are billable under Apple Health for eligible children
Private Insurance	37%	Commercial plans; specific plans not listed — verify with Steps directly
Uninsured / Unknown	<1%	Very low uninsured rate — Medicaid eligibility covers most children who qualify for early intervention

Referral Pathways

Referral Source	% of Referrals (2025)	Notes
Medical Providers	33%	Includes PCPs and pediatricians (e.g., Dr. Buxbaum, PeaceHealth providers); indicates established clinical referral relationships
Community Partners	30%	Includes preschools, early childhood programs, NICU referrals, and resource centers; reflects strong CBO network integration

Parents / Self-Referral	37%	Largest single source; families can self-refer directly without a provider order — lowers access barriers significantly
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Electronic medical record—

Island Hospital: Meditech Expanse;

Peace Health: Epic

Sea Mar: Epic Multicare

Telehealth Platforms used:

Island Hospital:

Section 6 — Data Sources Used & Remaining Gaps

Data sources consulted to complete this template	Cells still unknown — and who will follow up
<i>PeaceHealth 2025 Northwest Network Insurance Providers PDF (peacehealth.org); Island Health Billing and Insurance page (islandhealth.org); Sea Mar insurance and sliding fee documentation (seamar.org); San Juan Journal and Islands Weekly reporting on ACA marketplace (Oct–Nov 2025); Orcas Island Health Care District website and clinic updates (orcashealth.org); Washington State Office of Insurance Commissioner; HRSA/FQHC designations; visitsanjuans.com emergency services directory; Washington Health Benefit Exchange (wabhexchange.org) — county-level plan landscape data (2025 Advisory Committee presentation); DataUSA/Census ACS data for San Juan County (population, uninsured rate, median age); CMS Medicare Advantage enrollment data for San Juan County (via MedicareWire/medicarewire.com); Washington OIC 2025–2026 Medicare Advantage plan listings for San Juan County. Section 1 (payer mix %) and Sea Mar San Juan County presence require direct follow-up with each organization.</i>	<i>List section/row and assigned follow-up person</i>

Template completed by: _____ Date: _____

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