Navigating Health Insurance and Services with Members of the Fishing Community

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The Need
- Fishermen are chronically uninsured and live in some of the hardest to reach communities.
- Fishing families are 5 times more likely to be uninsured as the average U.S. citizen.
- In Massachusetts, commercial fishing is conducted from 52 ports and harbors. Counties where many fishing families showed some of the highest rates of uninsured in MA.
- A 2006 survey by the Gulf of Maine Research Institute showed that almost 25% of lobster fishing families (5,360 people) lacked health insurance, more than twice the state rate of 9.5%.
- Access to preventive and emergency health care is limited by days and weeks at sea.
- Considering socioeconomic disadvantages, income fluctuations, hard to reach characteristics, and health and safety risks of the job, it is critical that the commercial fishing industry receive support for access to quality health care

Our Organization
- FPSS is a non-profit organization with a charter to support the health and well-being of fishing families in New England.
- Founded in 1997, we started as a health insurance plan. In 2012, we evolved our model to help fishing families navigate insurance and expanded our services.
- FPSS provides health-related education, outreach, and health insurance enrollment to over 20,000 fishing households.
- We consider total worker health, partnering with local health providers to bring preventive care to the docks, including vaccinations, skin cancer screenings, and dental care. We also connect fishing families to mental health counseling and provide safety and survival trainings.
- Our Navigators include fishermen, daughters, wives and partners of fishermen, highly trained in best practices in community health, insurance navigation, safety, and evaluation, among other skills and strategies.
- We received the 2016 Community Health Worker Program of the Year award from the Massachusetts Association of Community Health Workers.

Our Navigators
- 7 Navigators serve in Massachusetts, 1 in Maine

Our Model
Building Trust
Because our Navigators come from the fishing community, they are able to build trust quickly and leverage existing relationships. Their expertise, knowledge of local resources, and responsiveness, reinforces trust further.

Partnering with community organizations
We partner with community organizations like the Maine Lobstermen’s Association, Visiting Nurses, Visiting Dental Associates of New England, and community health centers. We cannot do this work alone.

Creative and Efficient Allocation of Resources
We focus 1:1 efforts on consumers who need the most help, including complicated cases and uninsured families, while building self-sufficiency among others. We employ social media, locate our offices and trainings across key ports, and attend industry meetings, trade shows, and events.

Responsive Design
Our service offerings respond to changing needs and input from the fishing community. Examples of recent initiatives include wellness circles for women and opioid awareness trainings.

Outreach and Expanded Services

Outreach Contacts

Our outreach contacts with members of the fishing community (via 1:1 meetings, calls, emails, social media, etc.) expanded over the past 6 years. In 2017, we averaged 26 contacts per household.

The types of services or interventions we offer more than doubled over the past 6+ years, from 11 to 24.

Case Stories Illustrate the Work

FPSS referred a fisherman who was struggling with symptoms of depression to Riverside Trauma Center. The man had been injured in a fishing related accident a few years prior and was unable to work because of his injuries. In addition, he reported significant financial stress, addiction to opioids originally prescribed for pain management, and significant sleep disturbance. The Riverside clinician provided Psychological First Aid and a suicide assessment screening. Over subsequent weeks, the clinician met with the fisherman over the phone on a regular basis to support him through the depressive episode. FPSS, the fisherman, and the clinician developed a plan together for ongoing support, and the fisherman reported a decrease in his symptoms of depression.

A Navigator assisted a consumer through a partnership with a local health center. While working with the consumer, the Navigator learned he had stage 4 cancer and was seeking help because his current insurance was too expensive. The Navigator helped him with his application, and he qualified for an affordable plan with dental coverage as well.