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Network members work for better health care

By JOSIE HUANG, Portland Press Herald Writer

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Julie Silverman enjoys the type of health care that sounds incredibly deluxe in today's managed-care world - checkups that last an hour or more, unlimited acupuncture and massage therapy.

On top of it all, she doesn't pay a dime. She does, though, work for it.

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Staff photo by John Ewing

Julie Silverman of Falmouth works seven hours per week at True North Health Center in exchange for health care there. She takes part in the New England Time Banks.

The Falmouth woman is part of Portland-based New England Time Banks, which allows its 1,500 members to trade their services for those they

might not otherwise afford.

They earn a "time dollar" for each hour they work, say fixing computers or painting houses, then exchange the currency for services such as hair-styling or financial advice.

In Silverman's case, she works part of the week at the True North Health Center in Falmouth, doing clerical work and guiding patients through computerized questionnaires. She then uses her time dollars, in part, to see True North health practitioners.

"It's about connections and community and getting back to people really caring about each other," said Silverman, who is 53.

Home repair had been the most requested service since the organization, formerly known as the Maine Time Dollar Network, was launched in 1998. But last year, health services took the top spot for the first time.

Network organizers aren't exactly sure why, but members say they like getting the type of health care that is normally out of their reach.

Many members already have insurance through the state, the Veterans' Administration or private carriers; the uninsured have the option of visiting free clinics if they are income-eligible.

But the care they receive often precludes the alternative and complementary medicine available through the time dollar network.

Of the 50 or so health care practitioners in the program, many are acupuncturists, chiropractors, massage therapists and Reiki therapists.

"We like it because we're not giving our services away, because this is not charity," said Dr. Bethany Hays, a founding member of True North. "For a person who doesn't have money to pay for their health care, this says they still have something valuable to trade for health care."

As one of the first health organizations to join the time bank network, True North is popular with members because of its emphasis on holistic healing and unhurried medical consultations.

But without time dollars, many members could not afford to go because True North does not accept insurance and expects payment at the time of service.

Other places have arrangements that allow time dollars to supplement people's insurance.

When she was pregnant with her 2-year-old daughter, Monique Barrett of Westbrook used time dollars earned from mulching lawns and cat-sitting to cover co-payments at Back Cove Midwives.

Over the course of the pregnancy, Barrett estimates, she saved at least \$200. Today, she still sees the midwives for regular gynecological checkups under the same payment arrangement.

"Being offered services for your time dollars, especially alternative services, is a pretty revolutionary idea," said Barrett, 24.

At the same time, it fits into the increasingly popular idea of consumer-directed health care.

As health care costs skyrocket in the United States and employers slash benefits, people are becoming more involved in how much they spend on health care, and what they spend it on.

Similarly, time banks allow members to think carefully about what they want to do with their hard-earned time dollars. That's something that Hays appreciates, as a doctor.

"If you spend out-of-pocket on something, that means it's something valuable to you," Hays said. "And if it's valuable to you, you're more likely to follow your doctor's recommendations."

The time dollar network is not the first time Mainers could exchange services for health care. At Franklin Memorial Hospital in Farmington,

uninsured or underinsured patients have paid for operations by doing hours of clerical work.

The difference is that the time dollar network does not call for direct bartering, offering members plenty of flexibility. Someone could mow a stranger's lawn, convert the time dollars into health care; the health care practitioner could then scour the network and decide to use the time dollars for tickets to Merrill Auditorium in Portland.

Auta Main, executive director of New England Time Banks, says it is her dream to connect more health practitioners and organizations to the 10 time banks in Maine.

"We would love to have every time bank be affiliated with at least two health centers," Main said.

Main said she is grateful for the generosity of health practitioners in the network; one acupuncturist has devoted 10 hours of his time each month for time dollar clients since the late 1990s.

But more medical specialists are needed, as well as facilities that will accept time dollars for procedures such as X-rays and blood work.

"I don't see any reason why this can't spread to dentists and other medical facilities," Silverman said. "It's a very positive thing for everybody around."

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Reader Comments

Do you barter for health care?

Molly of Portland, ME

Aug 2, 2005 1:50 PM

Moving to Portland last summer, and not knowing anyone was a big risk I took. Fortunately, a friendly neighbor

pointed out nearby Portland West and explain to me about the Time Dollar Network she was a part of. Joining the network allowed me to meet wonderful, caring people (and pets) in my West End neighborhood, which developed into a strong support system and many great friendships. I was able to practice various forms of alternative medicine I have studied, that before was limited by people feeling they could not afford to pay out of pocket for Reiki, Herbal and Flower Essence Consultations. It has benefitted my learning and growing as a healer, and allowed me to receive massage, Reiki, acupuncture, and polarity therapy as curative and preventative health care. A great relief for me being recently without health insurance. I look forward to continuing being an active health care provider and recipient through Time Banking!

Carney of Portland, ME

Aug 2, 2005 11:46 AM

I have worked very closely with the Maine Time Bank Network (this is the correct official name, as it was recently changed again) for the past year. The services I was able to receive from True North kicked off a year of growth and wonderment that has allowed me to completely change my life. I receive health care services from other network members as well. I receive Shamballah Reiki treatments and Polarity Therapy on a regular basis. The Time Bank also helped me to create a network of friends and supporters that encompasses areas of the state I have not even seen! Spending your time helping others not only benefits the person receiving the service but the giver as well. It makes you feel good to know someone is grateful for your assistance whether it's walking their dog after their hip surgery or during their vacation, or providing advice to a new mom. I know, I feel better than I ever have in my entire life.

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