

Medical and Dental



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Overview

Equitable access to medical and dental care is a cornerstone of health and quality of life. In Bellevue, uninsured or underinsured residents—including low-income families, undocumented immigrants, and older adults—often face barriers to preventative care, treatment, and oral health services. Local organizations help bridge these gaps through clinics, mobile services, interpretation assistance, and insurance navigation. By supporting health literacy, disease prevention, and regular screenings, this service area works to reduce disparities and promote community-wide wellness. Strengthening Bellevue’s healthcare safety net is essential to ensuring that no resident is left behind due to cost, coverage, or access.

Photo provided by International Community Health Service



Key Findings & General Trends

- **Insurance Coverage and Access**

- Washington State's uninsured rate has remained relatively low (6–8%) in recent years, aided by Medicaid expansion and outreach (Washington State Office of Financial Management, 2023).
- Insurance alone does not guarantee care—11% of adults in King County delayed needed medical care in 2022 due to cost; nearly 30% of low-income residents reported difficulties accessing timely appointments (King County Community Health Needs Assessment, 2022).
- In Bellevue, safety net providers like International Community Health Services (ICHS) and HealthPoint face long waitlists and high no-show rates, especially among uninsured and immigrant residents.
- Ongoing Medicaid eligibility redeterminations could increase the uninsured population, further straining access.

- **Dental Health Gaps**

- 32% of low-income children in Washington have untreated dental decay vs. 17% of all children (Washington State DOH, 2023).
- Emergency department visits for preventable dental conditions among adults in King County topped 7,000 in 2023 (Washington State DOH, ED Data Dashboard, 2024).

- **Primary and Preventive Care Access**

- 14% of King County residents reported having no regular doctor



or clinic in 2022—rates were higher among people of color and those earning under \$35,000/year (King County Community Health Needs Assessment, 2022).

- In Bellevue, transportation, limited clinic hours, and language barriers limit access to routine checkups.
- Over 20% of Bellevue residents on Apple Health did not have an annual primary care visit in 2023 (City of Bellevue, Health Services Report, 2024).

Community Voice & Lived Experience

Dental Care as a Lower Priority Due to Financial Constraints

Many residents and experts described dental care as frequently neglected—not by choice, but out of necessity. This reflects a broader reality that, despite its importance to overall health, dental care is often deprioritized in favor of urgent needs like housing, food, or acute medical issues. For families living paycheck to paycheck, preventive dental visits are a luxury, and dental problems are often only addressed once they reach crisis levels.

“We have clients who go without dental care for years—it’s seen as optional.” – SME

Insurance Gaps and Access Barriers

The challenges of obtaining medical care are similarly impacted by



insurance status and cost. Many people skip medications or avoid seeing a doctor because they lack insurance. Even among those enrolled in Medicaid, difficulties persist, underscoring the frustrating paradox that coverage does not always guarantee access to care. For part-time workers, families with mixed immigration status, and those facing language barriers, the healthcare system can feel nearly impenetrable.

“People skip medications or don’t see a doctor because they don’t have insurance.” – SME

“Even with Medicaid, some providers won’t take you. So where do you go?” – SME

Support for Seniors and People with Disabilities

Recognizing the unique needs of older adults and individuals with disabilities, Bellevue funds and partners with programs providing transportation to medical and dental appointments, home-based care, and specialized dental services for those with mobility challenges.

Cultural and Linguistic Accessibility

Language and cultural barriers compound these challenges. While some



Bellevue providers offer multilingual services or employ bilingual staff, these options remain limited. Patients often face long waits to receive care that respects their cultural and linguistic needs. Navigating unfamiliar healthcare systems in a second language further deepens access challenges for immigrant and refugee populations.

Cost Concerns and Health Management

Cost consistently emerged as a major concern. Participants described skipping appointments, avoiding emergency care, or resorting to home remedies because medical services felt out of reach. This illustrates the difficult balancing act many families face between covering basic needs and maintaining their health.

“We can’t afford healthcare. So we have to be really careful about what we do with ourselves now.”

– Focus Group Participant



Logistical and Scheduling Barriers

Logistical issues also create real obstacles. Limited clinic hours, transportation challenges, and inaccessible buildings prevent timely access.

“People can’t accept the medical appointment because it was going to be dark by the time they returned.”

– Focus Group Participant

System Navigation and Informal Supports

Even when residents manage to find providers, long wait times and communication challenges often delay urgent care. Dental care, in particular, was described as an especially neglected area. Many clients have gone years without seeing a dentist, as dental visits are perceived as “optional” when financial resources are tight. Prescription medications are sometimes skipped or rationed, not due to lack of need but because of cost or insurance gaps.

Community Survey Results for Medical Care

- Only **37.4%** satisfied with support received.
- Only **41.0%** said services were available in the community.
- Only **35.0%** said services met cultural/language needs.
- **40.3%** of providers reported offering medical care or insurance support.



- **77.2%** of SMEs able to find care or insurance; **73.5%** could travel to services in a reasonable time.
- Only **65.5%** accessed services without a long wait.
- Only **69.9%** felt cultural/language needs were met.
- Only **60.7%** of those needing disability accommodations received them.

Despite these challenges, many families rely on trusted intermediaries, such as pediatricians, school counselors, state case managers, or even informal sources like Google and word-of-mouth—to help navigate the complex healthcare system. These informal channels play a critical role in bridging information gaps created by a fragmented and complicated system.

City-Funded Initiatives & Impact

The City supports a network of agencies delivering essential medical and dental services to underserved residents, with a shared focus on accessibility, affordability, and culturally responsive care.

International Community Health Services (ICHS) and **HealthPoint** both provide comprehensive medical and dental care through established clinics that serve low-income and uninsured populations. ICHS offers integrated medical, dental, and accommodation services, such as interpretation for limited English proficient patients. With a sliding fee scale and a policy to never deny care based on the ability to pay, ICHS ensures equitable access to preventive and restorative dental care. Similarly,





HealthPoint delivers a wide range of services, including preventive, urgent, and chronic care management, guided by its mission to provide high-quality, affordable, and accessible care to all. Together, these providers form the backbone of community-based, culturally competent healthcare in Bellevue.

To expand access beyond traditional clinic walls, **Medical Teams International** operates mobile dental clinics under its *Care & Connect* initiative. These free clinics serve individuals living below 200% of the Federal Poverty Level (FPL) who are uninsured, underinsured, or otherwise disconnected from oral health resources. In addition to dental treatment, the program offers referrals to other necessary health services, creating a vital safety net for those facing multiple barriers to care.



For residents with mobility challenges or specific equipment needs, **Bridge Disability Ministries** fills a critical gap through its *Meyer Medical Equipment Center*. The program provides low- or no-cost medical and mobility equipment to individuals with disabilities or limited resources, promoting independence and dignity through access to essential supplies.

Together, these city-funded programs provide an equity-driven approach to health that lays the groundwork for a more comprehensive system. While not yet exhaustive, they help ensure that dental, medical, and supportive services are within reach for Bellevue's most vulnerable community members.

Bellevue Funded Program Outcomes for 2024

- **2,717** dental appointments
- **2,488** medical appointments
- **979** units of durable medical equipment distributed

