

Newsletters

Sign In

Subscribe

CRAIN'S CHICAGO BUSINESS

A CRAIN FAMILY BRAND

Commercial Real Estate

Politics & Policy

Residential Real Estate

Healthcare

Banking & Finance

Lists & Rankings

HEALTHCARE

As Medicaid cuts near, one free Chicago clinic pushes expansion

Share

Add as a preferred source on Google



(Bloomberg)

By Jon Asplund

September 21, 2026, 05:15 AM CDT

As hospitals, clinics and physician offices stare down huge Medicaid losses, with hundreds of thousands of patients set to lose coverage, many providers are considering the need to cut services and survive on less. Chicago-based Community Health is instead running toward the trouble by expanding.

The completely free-of-charge healthcare provider doesn't take Medicaid, Medicare or other payment, so it is doubling down on a growth strategy to meet the expected influx of newly uninsured patients.

Stephanie Willding, CEO of the five-clinic organization, announced last week the organization is planning to triple its presence in the Belmont-Cragin neighborhood at a new Cares Community Center, being built by community service organization Onward House.

The new Cares center, at 2644 N. Central Ave., will bring the free clinic together with Medicaid-accepting IWS Family Health for pediatric and family care, along with mental health services from Cicero Family Services.

Community Health will occupy 1,600 square feet, with four examining rooms, four telehealth rooms and a full lab space. Currently the clinic has one exam room, one telehealth bay and a "tiny lab" at the Onward House space at 54 W. Diversey, said Mario Garcia, CEO of Onward House. Community Health is also adding its own full-time behavioral health specialist in Belmont-Cragin after only having a part-time presence.

Garcia said he hopes to occupy the new center in mid-November, with an early December grand opening planned. The \$7.5 million facility is on a 31,000 square foot site, with 21,000 square feet of interior space to house Onward House's offices and food bank, the Community Health, Cicero Family Services and IWS, **which just became a full Federally Qualified Health Center** that can bill Medicaid.

The largest single part of the fundraising for the new Onward House center came from \$3 million in federal community project funding allocated by U.S. Rep. Delia Ramirez, a Democrat from Chicago. The site itself, Garcia said, was donated by the Reva & David Logan Foundation.

Garcia said another bright spot for the new building will be a rooftop garden to supplement the food bank.

Community Health's expansion, and plan to be embedded with other healthcare and community services, is part of a bigger strategy, begun during the COVID-19 pandemic, to get its free services out into the community, Willding said.

Since taking the helm of Community Health in 2019, the organization has gone from its longtime flagship location in West Town to five locations.

Lessons learned during Covid, the immigrant bus arrivals of 2022 and recent ICE immigration raids, showed that a free clinic needs to move out into different communities, rather than expect those in need of healthcare to travel to one location, she said.

The new Onward House space will also allow Community Health to add to its residency program, which it runs in conjunction with providers like Advocate Illinois Masonic Hospital.

With the new Onward House co-location, "we're doing it at the end of November, just in time for HR1 to kick in," Willding said. "It's one of the many responses we're thinking about as some 300,000 to 500,000 people might find themselves without health insurance."

The cuts are driven by HR 1, a federal spending law passed last year that establishes two new rules for Medicaid eligibility. First, recipients will need to prove they are working, volunteering or too ill or disabled to do either. Second, each Medicaid member must complete re-enrollment every six months, twice as often as before.

Reports estimate **as many as 400,000** in Illinois could lose coverage by 2028, which will **cost hospitals billions**.

"It'll be by far the biggest change in health insurance status since 2014 (when Obamacare began,) but this time it is going in the opposite direction," Willding said. "There's no time better for us to expand our offerings because payer

status will become so critical.”

Willding says efforts to help people keep up their Medicaid eligibility, as well as other resources such as SNAP, will be coordinated at the Onward House location among all the providers. Other Community Health centers will follow suit.

At the same time, Community Health will look at short-term ways to expand services, as well as long-term expansion.

Thanks to pro bono services from a consultant who’s done geomapping of various communities, Willding said, they’re learning where the uninsured are and whether Community Health centers are in the right spots.

“We were glad to know that we are in exactly the right locations to meet current needs,” she said. “And the geomapping is going to help show where the new influx of patients will come from. We’ll be able to test whether setting up a site in any given area would be relevant.”

She said this will allow Community Health to run pilot operations and take a long term approach to identifying the best ways to expand.

“We need to look at the long term needs,” Willding said, “because if this continues, the ripple effects of Medicaid disenrollment may look very different than now.”

Featured Stories
