



# **ABC for Health, Inc.**

## **Annual Report 2014 - 2015**



*Advocacy and Benefits Counseling for Health, Incorporated*

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ABC for Health, Inc., 32 N. Bassett Street, Madison, WI 53703

[www.abcforhealth.org](http://www.abcforhealth.org)

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## ABC for Health Board of Directors

### President/Treasurer

Michael Short, JD

### Vice President / Secretary

Bobby Peterson, JD

### Members at Large

Jonathan Cope, JD

Robin Conkey

## ABC for Rural Health Board of Directors

### President/Treasurer

Bobby Peterson, JD

### Vice President

Sharon Glessing

### Secretary

Gretchen Sampson

### Member at Large

Cindy Lundmark

## ABC for Health Staff

### Executive Director

Bobby Peterson, JD

### Chief Operating Officer

Brynne McBride, JD

### Staff Members

Amanda Bickel

Cassidy Davis

Margo Faulk

Amanda Grady

Elly Hall

Matt Keller

Eric Peck

Polly Shoemaker

Kenton Zink

Claire Culver

Shannon Drake Buhr

Sonya Frankowski

Carlyn Graham

Anna Kaminski

Rich Lavigne

Will Piatt

Laura Steigerwald

### Students & Volunteers

Alex Bernell

Shannon Counihan

Tshiabdua Yang

Scott Burns

Maggie Seifert

## ABC for Rural Health Staff

### Chief Operating Officer

Michael Rust

### Staff Members

Patricia Turner

## Message from the Director

2015 emerged as another important milestone year in the history of ABC for Health, Inc. Through 21 years of service, our dedicated staff efficiently assisted individuals and families obtain, maintain, and optimize health care coverage in all 72 of Wisconsin's counties. ABC for Health, Inc. services concentrated activities with provider partners in southcentral Wisconsin and near ABC for Rural Health Inc. offices in northwestern, Wisconsin, home of the Safetyweb Network of Polk County. Ongoing development of the SafetyWeb Health Benefits Counseling Network organized by ABC for Rural Health shows additional promise for significantly expanding direct client services capacity in northwestern Wisconsin.

The hallmarks of our success starts with our staff and the finely honed client service process - and commitment to process improvement - developed over 2 decades. Our unique combination of Health Benefits Counseling supported by legal services and case meetings provides the "secret sauce" to effectively respond to over 2,000 requests for assistance. Our client services work ranged from Medicaid and BadgerCare Plus issues to consultation and support related to private insurance and/or Marketplace issues.

ABC for Health, Inc. continued to burnish our statewide credibility as a "go to" law firm for all issues related to access to health care coverage and services for low income people. Our statewide visibility improved through our online intake, web-cast trainings, and HealthWatch Wisconsin activities. We received recognition as "legal innovators" by the State Bar of Wisconsin as we continued to develop our My Coverage Plan, Inc. subsidiary and prepare the medical and legal worlds for new ways of working with health disparity patients that can benefit patients and hospitals. We look forward to building from the successes of 2015, and are grateful to the families, professionals, staff and volunteers who place their trust in our remarkable organization.



A handwritten signature in black ink, appearing to read 'Bob Peterson'.

Robert A Peterson Jr.  
Executive Director  
ABC for Health, Inc.

### ABOUT ABC FOR HEALTH, INC.

ABC for Health is a Wisconsin-based, nonprofit, public interest law firm dedicated to linking children & families, particularly those with special health care needs to health care benefits & services.

**MISSION:** ABC for Health's mission is to provide information, advocacy tools, legal services & expert support needed to obtain, maintain, & finance health care coverage & services.

**VISION:** ABC for Health, Inc. a nonprofit, public interest law firm, will develop a nationally recognized, integrated model of Health Benefits Counseling, legal services and policy advocacy that promotes a universal system of health care coverage and access for all people. We will develop multi-purpose education strategies to inform customers, providers and the broader community of health care coverage options while also advocating directly for individuals disenfranchised from health care coverage and services.

ABC for Health will also serve as a catalyst in the development of local HealthWatch Coalitions as well as other partnerships and strategic alliances to influence public policy and opinion while also working to maximize all available health care coverage options for people.

[www.abcforhealth.org](http://www.abcforhealth.org)

## Fiscal Management & Administration

ABC for Health's unique partnerships with select Wisconsin hospitals continued to grow in this fiscal year. A greater percentage of ABC's functional expenses were attributed to system research and advocacy and training and education than in past years.

Legal services were provided with the support of the Wisconsin Trust Account Foundation. Direct service for children and youth with special health care needs and professional trainings were provided with support from the Maternal & Child Health Program.

## Grants Collaborations and Support

### Support for Legal Services, Law Students, Law Projects:

Wisconsin Trust Account Foundation (WisTAF)  
 Epic Systems Corp  
 Dr. John Gordon  
 Wisconsin Law Foundation  
 Dane County Medical Society  
 Dane County Bar Association:  
     Pro Bono Trust Fund  
     Grants for Worthy Causes

### Contracts/Collaborations

St. Clare Hospital  
 St. Mary's Hospital  
 St. Mary's Janesville Hospital  
 UnityPoint Health - Meriter Hospital

### Support for Health Benefits Counseling, Advocacy, and Professional Training:

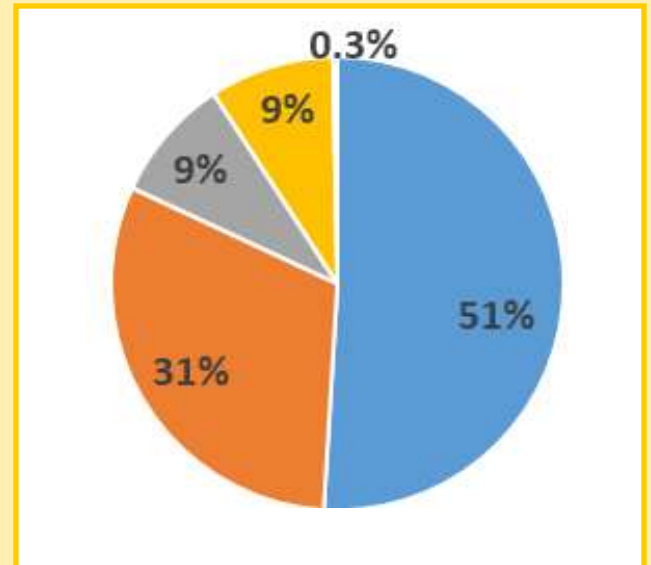
Maternal and Child Health Program, Division of Public Health  
 Evjue Foundation  
 Community Share of Wisconsin  
 Hugh J Andersen Foundation  
 Otto Bremer Foundation  
 Medica Foundation  
 Health Resources and Services Administration Grant (HRSA)  
 Public Service Commission Universal Services Fund  
 UW School of Medicine - Pediatrics Department

## Funding Distributions FY 2015

Public Support	
Grants	417,180
Contributions	38,483
Revenue	
Training, Contracts and Fees	673,917
Interest Income	365
Other	17,460
<b>Total Revenue</b>	<b>1,147,405</b>

Functional Expenses		
51%	Direct Health Benefits Counseling & Advocacy Services	533,658
31%	Systems Research and Advocacy	324,177
9%	Training and Education	92,814
9%	Management and General	93,010
.3%	Development	3,307
<b>Total Expenses</b>		<b>1,046,966</b>

## Expense Allocation by Function



## Direct Health Benefit Counseling & Legal Services in Wisconsin

ABC represents a diverse client population through a unique service model that employs expert Health Benefits Counselors to optimize health care access and financing resources with support from a dedicated legal team that assists clients facing barriers to needed care or coverage.

In partnership with WI's five Regional Centers for Children and Youth with Special Health Care Needs, ABC's core program has traditionally focused on families of children facing health disparities. Over the past several years, however, ABC's services have expanded in response to emergent healthcare programs and policies, population health trends, and diversifying demographics.



Rapid policy evolution opened up new healthcare opportunities to previously underserved populations, but those new opportunities also opened up new pitfalls that continue to leave some of our most vulnerable community members disenfranchised from the system. Now, more than ever, ABC staff are called on for assistance by people from all walks of life, including historically vulnerable clients such as homeless adults, immigrant families, and frail seniors, but also including groups whose vulnerability has too often gone unrecognized, like financially challenged families, working adults with disabilities and mental health needs, or individuals with low health literacy.

Even as these populations stand ready to benefit from unprecedented access to health care coverage resources, many continue to find that complex program rules and red tape, system flaws, and profit-driven service restrictions continue to stand as a barrier to accessing necessary care.

Through outreach to the statewide advocacy community, partnerships with regional health care providers, and direct client services, ABC's unique expertise in matters involving Medicaid, BadgerCare Plus, health insurance, medical debt, and health care policy helps enforce participant rights in the pursuit of fair treatment and access to health care coverage and services.



In the shifting landscape of health policy, cultural demography, and resource inequality, ABC's issue-focused, hands-on client services approach enables us to identify new and trending policy and practice concerns and work proactively for the benefit of our individual clients and the advocacy community at large. By supporting direct legal services, WisTAF funding enabled ABC to stay on the cutting edge of complex legal and policy issues and deliver effective client advocacy in a context that addresses systemic obstacles and enhances access to care for others.

Over the course of 20 years' service to the community, WisTAF's partnership has provided ABC with essential support for our commitment to Wisconsin's most vulnerable residents. ABC's proven ability to effectively leverage WisTAF funding and develop supplemental support from a variety of resources consistently enhances our capacity to provide direct services to clients statewide.

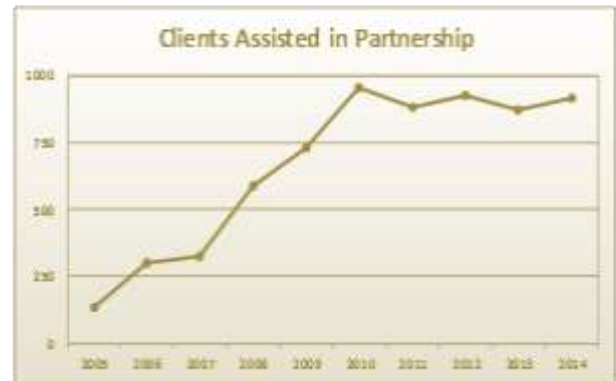


Moreover, ABC's unique service model generates positive returns for clients and the community. Over 10 years, our partnership with a single hospital generated nearly \$37 million in reimbursements with a return on investment of better than 23:1. Our efforts saved individual patients an average of \$6,000 in potential medical debt.

## Health Benefits Counseling in the Hospital Environment

ABC recognizes the important and powerful nature of our collaboration with SSM Wisconsin and UnityPoint Health - Meriter to help needy patients obtain health care coverage. ABC for Health has provided sophisticated Health Benefits Counseling services to help patients enroll in and maintain health care coverage since our initial engagement with St. Mary's - Madison in 2001.

Proactive Health Benefits Counseling has helped serve increasing numbers of patients while securing reimbursements for the hospital (See example of St. Mary's Madison in the chart at right). Even expert provider staff are not likely to keep current with ever changing benefit programs and rules. ABC's professional Health Benefits Counselors have helped serve continuously increasing numbers of St. Mary's Hospital patients over the course of our relationship, while maintaining substantial reimbursements and a significant return on investment for the hospital.



St. Mary's Madison Hospital patients assisted by ABC

### Owen's Story

*A family was referred to ABC for Health when their son, Owen, was born ten weeks early and needed intensive care in the NICU for two full months. Owen's mother and father were from a rural Wisconsin county where they own a small farm. Owen's mother was sure she was not eligible for BadgerCare, so she purchased a plan independently. However, the plan had high out of pocket costs, and she was not able to add baby Owen to her coverage. An ABC advocate met with the family several times at the hospital. After reviewing taxes and expenses, ABC determined both parents and the baby actually were eligible for BadgerCare, due to farm losses in 2014. The entire family was added to BadgerCare. The hospital received over \$85,000 in reimbursements, while the family avoided steep out of pocket costs and medical debt. Additionally, ABC connected the family to resources and support for children with special health care needs in their county, ensuring a healthy start for baby Owen. (The information above represents a service encounter by ABC for Health, Inc. The facts were de-identified to preserve patient confidentiality.)*

ABC for Health provides patient centered Health Benefits Counseling services that help un- and under-insured SSM Wisconsin and UnityPoint Health - Meriter patients connect to health care financing resources. We've established a tried and true method of conducting a thorough eligibility screening while gaining patient confidence to determine the best health care coverage options available.

Our staff provides sophisticated proactive support to link patients to health care coverage resources. We also help train and support existing hospital staff to better assist patients with health benefits information and advocacy needs. Building on our successes to date, we remain eager to explore new opportunities to provide health benefits counseling and advocacy services to patients who need help identifying and securing health care coverage, as well as new opportunities to provide targeted trainings or workshops for hospital staff.

*In 2014, ABC's Health Benefits Counseling Services identified coverage options for almost \$6,000 of incurred charges per patient from only our first encounter.*



# RURAL

## **ABC for Rural Health, Inc.**

[www.safetyweb.org/ABCrural/index.html](http://www.safetyweb.org/ABCrural/index.html)

ABC for Rural Health in Polk County, under the direction of Mike Rust, continues to deliver Family Health Benefits Counseling to families in rural Wisconsin. Mike works in partnership with Health Departments, Health Centers, and other rural providers to grow the movement of Health Benefits Counseling.

ABC for Rural Health in this last fiscal year focused on building the “SafetyWeb Network,” a project unique to Polk County that will expand, test, and implement a community coordinated benefits counseling network using: network development strategies, exploration of shared patient advocacy services & approaches, community training, and technology enhancements.

With the establishment of the SafetyWeb Network, Rural can systematize the delivery of Health Benefits Counseling services in Polk County among and between the health care provider and county operations and Rural. The intent is to incorporate best practices in direct health benefits counseling services using a Network approach while also assuring the on-going availability of transitional training for new benefits counseling staff at provider locations as well as continuing education.

These efforts will help Polk County providers to better assist patients with access to health care coverage and improve the rate at which third party payers are appropriately held responsible for payment. The review cycle will also support continuing education and establish a framework for new workers’ initial training and education. The effort prioritized:

- The formal assessment of health care provider charity care, front-end revenue cycle activities, and health care provider patient financial counseling programs,
- A formal self-assessment of provider patient financial counselors and account managers,
- The institution of a case management process for benefits counseling,
- The introduction of provider case meetings that include ABC legal staff,
- The provision of annual half-day training sessions for regional advocates and health care providers,
- The formulation of a continuing education menu that includes email program updates and on-demand archived webcasts on topics gleaned from the self-assessments.

Our measurements have been primarily procedural as we document the progress of each partner to incorporate health benefits counseling *Best Practices*. The next steps include engaging the partners in individual and agency self-assessments, specific trainings and technology updates for case management, and formal, regular case meetings. During development, the Network has assisted over 200 patients and their families, and that number will grow rapidly over the next year.

During this time ABCR also: Completed its audit of access to mental health and substance abuse treatment services in Western Wisconsin, Continued its leadership, education, and case support for Affordable Care Act Marketplace Assisters and Certified Application Counselors.



**HealthWatch Wisconsin**  
[www.healthwatchwisconsin.org](http://www.healthwatchwisconsin.org)

Established in 2005, HealthWatch Wisconsin provides state-of-the-art communication and training methods to help health care service providers improve both their competency and capacity to meet the needs of people seeking medical coverage and services. HealthWatch is a trusted, leading source for accurate and timely information about both public and private health coverage programs in Wisconsin.

In 2015, HealthWatch produced over 130 training videos, with almost 2,300 unique online viewers. HealthWatch hosted a successful live conference in March, and was a special guest presenter on the Federal Office of Rural Health Policy national webinar and the Health Resources and Services Administration national webinar in early 2015. In addition, HealthWatch presented at Sonic Foundry's international conference "Unleash 2015" on our teaching and training methods using Video Case Tips, in addition to the Wisconsin Health Literacy Summit, Covering Wisconsin Enrollment Conference, and numerous meetings, classes, and workshops. HealthWatch is a project of ABC for Health, poised to evolve into a membership-driven subsidiary organization in the coming years.



**My Coverage Plan**  
[www.mycoverageplan.com](http://www.mycoverageplan.com)

My Coverage Plan, Inc. (MCP) is a for-profit subsidiary of ABC for Health. The ongoing development of ABC's technology partner challenges staff to think about innovative ways to make ABC's complex, knowledge-driven advocacy model accessible to wider audiences through intuitive design and intelligent, logic-driven decision support tools. In late 2014, Bobby Peterson was recognized by the State Bar of Wisconsin for his innovation in creating My Coverage Plan as one of their "Fine Ideas!" MCP continues to emerge as a technology solution to improve ABC for Health's successful Health Benefits Counseling programs.

In 2015, MCP continued "Phase II Funding," a major, three year grant of up to \$1.2 million from the National Institutes of Health - Small Business Innovation Research Program, Award Number R44MD005810. But the innovation doesn't stop there. MCP will continue to develop technology solutions to reduce healthcare disparities and disrupt conventional financial models, while building a competent, competitive health care workforce.

Looking ahead, MCP strives to alleviate avoidable health disparities and improve access to health care while helping local and state economies as patients secure coverage and avoid medical debt.