



## **A Message from ABC for Health’s Founder and Executive Director *Bobby Peterson***

---

Thirty years. **Thirty years.** Thirty. Years.

Even with repetition and reinforcement, I can’t begin to convince myself that thirty years have passed since I founded ABC for Health Inc., back in 1994---or in the last century as I like to say. I envisioned ABC for Health, Inc. (Advocacy and Benefits Counseling for Health) as a unique and specialized public interest law firm dedicated to social justice and equity, focused on a mission to help families obtain, maintain, and finance health care coverage and services. The challenges to help our clients identify and secure health coverage, in both an accurate and timely manner were enormous in a convoluted health care marketplace. If we only knew then what an interesting, challenging but fruitful journey that lay ahead.

Of course, this journey included over 380 different staff, student interns, over 30 Board members<sup>1</sup>, many different funders and myriad community partners. We cannot forget the help and support from many friends and family members. So many people played a vital role in the path forward for ABC for Health and the development of our firm and our culture. Back in 1994, we embarked with determination, passion and a necessary dose of naiveté to channel our efforts as difference makers in the access to health care and coverage space--and improve the trajectory of the lives of many clients and communities in a more positive and hopeful direction.

We founded ABC without a national association or sole benefactor to support our work to improve access to health care coverage. We built from the ground up. But we had passion and a certain moxie. The early days were “touch and go” with moments of uncertainty, inexperience and gullibility. Funding crashes and less frequent windfalls kept us on our toes to steer the course to a sustainable organization and new legal services model. We edged to the precipice any number of times during our first decade, but we held together with tenacity, stubborn desires and as one friend always reminded me duct tape and bungee cords. We eventually developed an approach that reflected “braided” funding sources with commitments of multiple foundations, government grants and contracts to directly help patients. But this all took time, dedication and the right seasoning.

We did not have to start from scratch. ABC for Health emerged from a project at the Center for Public Representation (CPR). Early on, after we separated from the CPR, where I started my

---

<sup>1</sup> Paying Tribute to a founding Board Member:

*Carol Huber died Feb. 19, 2023 at the age of 76. She was a founding board member of ABC for Health, and longtime supporter of our work. I first met Carol at the Center for Public Representation, where she supervised my work as a student an access to rural health care and coverage needs report. Carol was more than a colleague – she was a mentor, teaching with her patient guidance and steadfast commitment to social justice. She will be deeply missed, always remembered.*



career as a legal intern in 1985 and as a staff attorney in 1988, and formed our own identity, we marshaled help from family and friends to locate and move to space just off of State Street with a commanding view of the corner of State and Johnson St. Together, we loaded and moved furniture, with aching backs and unbridled passion. Our optimism and energy, fueled with sweat equity, built personal and organizational resilience and strength, and we begin the adventure of a very unique public interest law firm, organically grown in Wisconsin.

With just a few blinks of an eye, thirty years...

Reflect with me some of the milestones in our history. Indeed, the original ABC blocks in our 1994 logo proved, as noted by my former CPR Director at our first open house, Atty. Louise Trubek, to be the building blocks for bigger and better future activities.



- In 1994 our funding included The Wisconsin Trust Account Foundation, (WisTAF) that followed me from my first job as a staff attorney at the Center for Public Representation in 1988. ABC still counts on WisTAF as a funding source today to help power and catalyze the delivery of direct legal services for low-income clients seeking health care coverage and insurance. WisTAF funds have also leveraged millions of dollars in grant support over the past thirty years.
- By 1996, we adopted emerging website technology and started the process to create a website [www.safetyweb.org](http://www.safetyweb.org) that is still used today! Yet, funding limits and grant terminations, created many white knuckle moments. The [Wayback Machine](#) Captures the flavor of 1998.
- We built momentum through collaboration with partners and initiated the steps to start a Public Interest Law Section of the State Bar of Wisconsin, that was later featured in The Wisconsin Lawyer Magazine.
- In 1997, modeling a successful Milwaukee group CPR started back in the 80's, we founded a HealthWatch Coalition of healthcare coverage advocates and service providers in Dane County, that still exists and thrives in 2024
- HMO's and Managed Care plans rapidly developed in the 90's. We addressed the emerging coverage delivery systems and, in 1998, after a funding drop and scare, we secured federal HRSA funds to initiate a Families Managed Advocacy Project (Families MAP) that created education and advocacy structures and supports to address access to coverage and care for Children & Youth with Special Health Care Needs (CYSHCN). Moreover, we expanded new HealthWatch Coalitions in other communities.
- Our reputation for top notch client services and education and outreach services grew and in 1999 we established a statewide Covering Kids and Covering Kids Expansion that helped create a statewide network to help folks across Wisconsin. That led to additional projects and services focused on CYSHCN that we still operate today! We also embarked on a statewide bus tour, The BadgerCare Express, to spread the word about access to health coverage to the 4 corners of the state





- In 2002, we leveraged grant funds to innovate with patients at the point of financial services at provider facilities. ABC first partnered with St. Mary’s in Madison then later Janesville, Meriter Hospital, St. Clare Baraboo and Sauk Prairie Health Care in a Health Benefits Counseling relationship for patients. We applied our legal and administrative expertise to help patients identify, secure and maintain coverage and insurance and that helped the providers get paid!
- We started ABC for Rural Health, Inc. in 2003, led by Mike Rust and Carole Crisler and secured a number of federal Health Resources and Services Administration grants to promote and improve access to coverage for rural populations.
- We learned from our client work and conducted policy research to develop new policy strategies to support the expansion and delivery of health care coverage like our groundbreaking Pathway Plan of 2003. We developed new ideas and extended our thinking in 2010, 2012 and again with WisCare in 2019
- After our 10<sup>th</sup> Anniversary, we initiated a HealthWatch planning process, and a Founders Club, to help develop HealthWatch Wisconsin as a project of ABC for Health to promote education and policy issues to help extend and expand health care coverage to the people of Wisconsin
- With even more sweat equity applied, we purchased and renovated our own building in 2007, the Mifflin Coop building, with the foresight to include a web-casting studio and space to grow
- In 2007, Brynne and Erin McBride joined the firm as attorneys and added a dose of creative spirit and good humor to our mission, work and annual staff Halloween parties and Thanksgiving meals!
- In 2009, we partnered with the State of Wisconsin to help develop an innovative Child Health Outreach (CHIPRA) program that ran through 2011.
- In 2010 with the help of NIH funds, we created for our Health IT, for-profit subsidiary, My Coverage Plan, Inc., and later secured a US Patent on a groundbreaking health benefits screening and coverage plan software we now call Advocus and Gurulz. As far as we know we are still the only public interest law firm with a technology subsidiary in the country!
- In 2011 the Scott Walker Administration, in a craven and cruel political move, terminated over \$200,000 in Consumer Assistance funding. Such a setback might have staggered other organizations. Instead, applying the resilience and stubborn resolve developed from years of experience, ABC pivoted and expanded our services in other areas through new grants and contracts. Creativity in the face of challenges is our mantra. We grew existing health benefits counseling partnerships and partnered to research and develop groundbreaking health benefits related technology to help assure our future.
- In 2013, ABC partnered with ABC for Rural Health and HRSA to initiate a Safetyweb Network in Polk County to help vulnerable patients secure health coverage
- In 2016 we partnered on a 2<sup>nd</sup> CHIPRA outreach grant that included a “Back to School” emphasis including specialized tool kits and outreach videos to help enroll uninsured kids and parents.



- In 2016, we secured a second National Institute of Health business technology development grant to help build Gurulz (think a mash-up of Guru/rules) as a learning management system to help teach people the intricacies of health benefits counseling. These funds bolstered My Coverage Plan Inc. our private technology subsidiary--we believe we created the only non-profit public interest law firm in the U.S. with a subsidiary Health IT firm!
- In 2017, we incorporated HealthWatch Wisconsin, Inc. as an outreach education and issue advocacy subsidiary to help translate the lessons gleaned from direct client services to inform our efforts to teach, train, and inform public policy.
- From 2016-2018, we developed and adopted cutting edge software with our partners at My Coverage Plan Inc., called Advocus, to screen clients for health coverage and build a comprehensive health care coverage record. We call the process Precision Patient Advocacy.
- In 2019, ABC for Health Inc. celebrated 25 years with a large open house and gathered many family members and community partners to share memories at the occasion and to press ahead on our forward-looking agenda.
- 2020 was a bellwether year as we held the 13<sup>th</sup> and last HealthWatch Wisconsin Conference in early March, just before the world changed at the onset of the COVID-19 pandemic. The pandemic shook and shocked the world, country and ABC for Health. The pandemic disrupted staff, contracts and our historic workflow and patterns. But again, as an organization and staff schooled in resilience, we pushed back and moved forward.
- In 2020, with a greatly reduced staff, Bobby reassumed Staff Attorney duties. Bobby represented a family with a young daughter with ongoing, complex health needs at a Medicaid Fair Hearing in December 2020. ABC argued the child's Medicaid was inappropriately denied and pointed to large gaps and inconsistencies in the record. The Hearing Officer agreed and ruled in our client's favor and awarded benefits that ultimately included attorney's fees and costs.
- By 2021, we adjusted to the new reality, and took on the pandemic. We secured COVID-19 support funds and reemphasized the role of technology and services to clients facing medical debts and other barriers to health care coverage and care. We slowly rebuilt our staff.
- In 2021, ABC and ABC for Rural Health both submitted a proposal to the WI Department of Health Services in response to its Vaccine Community Outreach grant opportunity. Each agency highlighted its unique client populations and professional networks as a strength for spreading the word of the COVID vaccine and vaccine insurance coverage in underserved communities. As part of the same conversation, we are asking about vaccines, connecting individuals to accurate information, vaccine sites, and doing a little myth-busting along the way.
- In early June of 2021, ABC released its report "[Medical Debt and Collections: A Better Way Forward for Wisconsin](#)." ABC staff and students spent over 18 months researching a sampling of over 5,000 Wisconsin circuit court public record entries of health systems-based collections actions in 2017-2019. The report included recommendations for a better way forward for Wisconsin with improved, proactive patient assistance. The release of the Report on June 9, 2021



received attention from national press outlets, was featured on the front page, above the fold, as the lead story of the [Milwaukee Journal Sentinel](#) (*subscription required for online version*) and a top story in the [Wisconsin State Journal](#). Other media continue the investigation.

- In late [2020](#) into early [2021](#), ABC appeared on WI Public Television’s “Here and Now,” WI Public Radio’s “Central Time” and “Morning Show,” and local WORT-FM Radio’s “Morning Buzz.” We were quoted in the Wisconsin Examiner, WI Watch, and WPR news breaks on topics like the Affordable Care Act, Open Enrollment, Charity Care and Uncompensated care, Medicaid work requirements, and more. ABC received very positive feedback on Bobby’s selection in November for the Wisconsin Lawyer Magazine cover as the State Bar of Wisconsin’s Lifetime Legal Innovator.



- During this period, Bobby collaborated with other legal and stakeholders to help create the **Civil Legal Aid Alliance of Wisconsin (CLAAW)** Bobby partnered with the [Wisconsin Access to Justice Commission](#), WisTAF and other civil legal aid providers to help develop a professional association dedicated to advancing issues and services related to civil legal matters for low income populations in Wisconsin.

- **Public Health Emergency Unwinding:** As part of our efforts to support clients during the pandemic, Bobby represented ABC on the state’s “Public Health Emergency Unwinding Task Force.” The State also invited Bobby to be a co-chair of the new IM/Partner workgroup. ABC supported renewed collaboration as a key component of the public health emergency unwinding. Also, in 2023 White House Team Visit: ABC for Health was selected for a visit by state officials and the White House Digital Services Team on August 3. ABC welcomed guests (pictured) to discuss our recommendations. We summarized those recommendations here:



[https://www.safetyweb.org/pdfs/ABC\\_Unwinding\\_Recommendations.pdf](https://www.safetyweb.org/pdfs/ABC_Unwinding_Recommendations.pdf)

- In 2023, ABC for Health moved forward with two medical debt projects, including our Health Equity Grant. We used legal services as well as community education and outreach to disrupt medical debt and collections actions especially for our most vulnerable families. We also kicked off our new WisTAF COVID grant, “SafetyWeb Network Project,” a collaboration with select free and charitable clinics across the state that integrated our technology along with legal assistance to help the uninsured patients.
- In 2023, we also launched our long-anticipated grant focused on children and youth with special health care needs in NW Wisconsin. The REACH project (Rural Equity Access and Child Health) helped to implement Health Benefits Check-ups for families with support of a Maternal and Child Health grant to ABC for Rural Health in partnership with ABC for Health, My Coverage Plan, and the Western Regional Center
- **No Wrong Door Initiative:** Bobby Peterson participated in the “No Wrong Door” Advisory Committee. This exciting and forward-looking process, sponsored by the Wisconsin Department of Health Services, will create a collaborative support network for CYSHCN that will function as



an ADRC type service for children and youth. The advisory committee and workgroups are investigating benefits counseling services, parent education and technology strategies to help the collaborative get up and running

## **The Road Forward**

Over the last 30 years, ABC for health has served over 72,500 family member requests for assistance. ABC prioritizes assistance for low-income families and families of children with special health care needs. However, we help with initial information and referral services to everyone who contacts our office. Historically, our average client is an uninsured single female with one child, living under 100% FPL, with current medical debt obligations.

ABC for Health staff broadened the scope of services as Wisconsin's healthcare coverage landscape changes. New coverage programs lead to more options and the need to train health care advocates and service providers intensifies. In recent years, ABC engaged in further social entrepreneurship and hospital provider contracts to include a growing number of childless adults with disabilities, chronic conditions, or a need for institutional or long-term care. While ABC continues to focus primarily on children and parents, our broad expertise extends to an increasingly diverse client population.

Today, ABC has served clients in all 72 Wisconsin counties. Many of our clients come from south central, southeastern, and northwestern WI. With offices in Madison and Turtle Lake, ABC serves both urban and rural legal service needs. ABC remains a very visible and trusted referral source for community organizations, government agencies, medical providers, and attorneys.

Education is a critical feature of well-rounded advocacy. Early on, we identified a need for health care service provider education around health insurance and public program rules and requirements. ABC staff worked refined the process of teaching and training around the state and validated ABC's growing reputation as the "go to" source for professional, reliable, and strategic information about health care coverage programs and emerging policy and reform issues.

As a result, the number of referrals received by ABC continues to grow, from health care providers, community service organizations, government agencies, and quasi-governmental agencies like Regional Centers for CYSHCN and county Aging and Disability Resource Centers.

Health benefits counseling and legal services are at the core of our success as advocates for disparity populations in Wisconsin. Our health benefits counselors help families in many ways:

- Informing families of health coverage options
- Helping families' complete applications for public programs
- Filing appeals of denial of eligibility or benefits
- Providing information regarding consumer rights
- Contacting health care creditors and debt collectors
- Making referrals for legal intervention
- Documenting patterns of problems which may be susceptible to systemic solutions



The implementation of the Affordable Care Act in 2013, provided a game-changing catalyst to our work. The options available to patients have expanded exponentially. Sadly, Wisconsin's regressive policies on Medicaid expansion forestalled even greater expansion possibilities. Through it all, ABC staff worked diligently to stay abreast of each stage of implementation and provide the most reliable advice possible to clients and to patient advocacy professionals. Our efforts helped alleviate client concerns over future access to health care coverage and services.

Despite the uncertainties inherent in systems change, ABC's proactive client assistance helped more clients than ever before "get it right the first time" to avoid administrative delays, hearings, and more expensive legal services. This partnership among benefits advocacy staff, counselors, and lawyers yields substantial returns for families.

With the COVID 19 service shock from March of 2020-22, the demand for in-depth counseling and legal assistance dropped. Yet the need still existed. Families and clients adjusted to networks, structures and new realities. Even families with traditional health insurance plans, that believed they had "done everything right", found themselves vulnerable to unanticipated claim denials. Some families lost coverage for longstanding and expected services. Insurance providers employed stringent policy interpretations as a cost control measure—with families paying the price. ABC staff helped clients and families fight back; enroll in Medicaid; refute improper private insurance denials; and connect to other sources of health care coverage, support, and financing. We keep pushing!

With emerging new networks, our clients become better-informed consumers, and with reduced stress about health care coverage, can give greater attention to the health needs of their families and children.

Older and even bolder, we expect continued challenges and rewards as we tackle the access to care and coverage issues our clients face—both new and old. As we celebrate 30 years of advocating for health care coverage and services for all people in Wisconsin, we are grateful for the support, trust, and expertise of our staff, partners, and collaborators.

We are humbled by the strength and perseverance of the many clients and families we serve every day who continue to educate and inspire us all.

**Here's to thirty ...and many more!**

A handwritten signature in black ink, appearing to read 'Bobby', is written in a cursive style.



# A Brief History of ABC for Health, Inc.

## 1994-2024

### ABC for Health, Inc. - Subsidiaries

---

ABC created several subsidiaries over the past 25 years. These subsidiaries permitted focus attention on rural issues, teaching and training, and technology development.

#### ABC for Rural Health, Inc.

ABC for Rural Health located in Polk County, Wisconsin is dedicated to delivering Family Health Benefits Counseling to patients throughout rural Wisconsin.



In 1988, the staff, then at CPR, helped develop a consumer advocacy service known as Family Health Benefits Counseling. Since then, the staff's benefits counseling work has helped hundreds of Wisconsin residents enroll in public health benefits and secure payment from private insurance contracts. Baron County Family Health Benefits Counselor Carole Crisler helped identify Farm Depreciation issues as a major barrier for farming families to secure Medicaid or later BadgerCare Plus. Likewise, Mike Rust dug into complex issues and rules like the "Medicaid Deductible" and the "Family Fiscal Unit" to help assure families secured the help and services they needed under the law and regulations. Mike was named the "New Public Health Worker of the Year" in 1990, by the Wisconsin Public Health Association.

ABC for Rural Health still collaborates with Wisconsin county health departments, rural centers, and other health organizations to promote Health Benefits Counseling. One collaboration in 2013, *The Safetyweb Network of Polk County*, secured a three-year Rural Health Network grant to support the development of an integrated community wide Health Benefits Counseling network.

ABC for Rural Health now includes a special emphasis on working with individuals seeking treatment for mental health or substance use treatment by aligning with providers' intake processes. This means working in a continued, close partnership with the Polk County Behavioral Health Department, as well as providing education and support to the Polk County Jail.

These collaborations 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.

**In 2015** Chief Operating Officer, Mike Rust, received the 2015 Ryan Klesh Legal Worker Award. The award, given by the Wisconsin State Bar Public Interest Law Section, recognizes and celebrates professionals whose contributions and commitment to helping others and to





furthering the practice of public interest law are noteworthy and commendable. Like Ryan Klesh, Mike possesses a contagious selflessness, a willingness to roll up his sleeves and tackle challenging issues. As we noted then, “Mike navigates tough issues with passion and a rapier wit that has helped him effectively promote issues of social justice and health equity on behalf of low income families for decades. When Mike first moved to Wisconsin, in 1988, he helped pioneer the concept and practice of Health Benefits Counseling. Throughout his career he has helped thousands of families across Wisconsin secure health coverage through either direct counseling, or training and supporting other colleagues like public health officials, and nurses.”

Over many decades now, Mike delved deeply into topics like mental health coverage, jail health and care in rural communities. While working as a Project Director for the Western Wisconsin Mental Health Audit Project, Mike identified eligibility and coverage barriers that deterred patients from the mental and behavioral health services and benefits they needed. The findings produced by this research project led to a HRSA funded project, “Polk County Safetyweb Network Project,” which fostered partnerships between providers, technology professionals, and public interest attorneys to create a Health Benefits Counseling Network to better deliver services to low-income, underserved patients.

The impact of Mike’s work has inspired, impressed, and impacted many advocates across the state and country. The true measure of Mike’s impact is in the services he extends to, and the difference he makes, in the lives of the families and clients he works with every day.

### **My Coverage Plan, Inc.**

Founded by Bobby Peterson in 2010, My Coverage Plan, Inc. (MCP) is a technology company working to develop a suite of web-based health benefits training, screening, and decision support tools for use by advocates and health care provider staff. MCP products help optimize patient care financing resources and create a health coverage roadmap that adjusts to changing life events. MCP received patent protection for the software in February of 2012. MCP has three active provider customer partners and is developing partners with EMR vendors. MCP development receives funding support from the National Institutes of Health through grants targeted at efforts to reduce health disparities. *Online at: [www.mycoverageplan.com](http://www.mycoverageplan.com).*



MCP's patented technology solution provides a decision support tool that optimizes patient coverage, generates alerts, and creates a health care coverage record. The MCP suite of tools will interoperate with electronic medical records to promote efficiency and avoid duplicate data entry. The MCP product development pipeline includes a variety of tools that enhance provider knowledge and skills to better support patient needs and services. The suite of products under development includes tools to verify the benefits counseling competency of provider staff in order to effectively help patients and promote organizational compliance with federal charity care regulations.





ABC and My Coverage Plan, Inc. (MCP) deployed our new FirstCheck Wisconsin tool! FirstCheck is a web application screening tool built and modified for specific use by select free & charitable clinic partners. The tool uses decision support technology to help guide the user/interviewee through an intake interview, asking questions about household, income, coverage, and demographics. It distills the inputs into both coverage and referral recommendations. The purpose of the tool is to help build efficiency and process improvement into our project, while also building sustainability. We launched a “sandbox” version of the tool in October and solicited user feedback from clinics. On November 27, the tool went live! We are now accepting patient referrals using the FirstCheck tool. We expect to continue to make tool enhancements, keeping security and privacy in mind. We will work toward introducing our Gurulz Learning Management System in 2024.

ABC staff supported our free clinic partners at the 2023 WI Association of Free and Charitable Clinics (WAFCC) Summit – the first in-person meeting of the clinics in over 3 years. The SafetyWeb Network project was heralded by WAFCC as a top success of the year.



*Brynne McBride, Dani Wetter, & Bobby Peterson at the 2023 WAFCC Summit*

**MCP and Technology:** FirstCheck Wisconsin: My Coverage Plan was a winner in the Governor’s “We’re All Innovating” contest, created by the Wisconsin Economic Development Corporation in late 2020 to recognize and promote the creative ways startups and small businesses are adapting to the challenges of the COVID-19 pandemic. MCP entered the “Technology Innovation to Address COVID-19 Impacts on Health” category, where we pitched the innovation of “FirstCheck Wisconsin.” FirstCheck is a web page that uses the information you provide in a prompted, online interview to help you find health care coverage, other resources, or places to get help. Health care coverage could include private health insurance, or public programs like BadgerCare, Medicaid, or Medicare, or benefits like those for people with a disability, veterans, tribal members, and more. ABC is preparing to share a demonstration of the FirstCheck tool at our next DHS/OCI Consumer Assistance Workgroup meeting. Our dissemination plan includes created versions of the tool for additional states.

### **HealthWatch Wisconsin, Inc.**

HealthWatch Wisconsin (HWW) promotes improved access to health care coverage and services. HWW actively shares materials, education, and training with health care professionals, while fostering local coalition development. We strive to amplify the voice of our members and the people we serve. We continue to track and inform policy developments in a changing landscape of insurance coverage options. *Online at [www.healthwatchwisconsin.org](http://www.healthwatchwisconsin.org).*



HWW developed 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. HWW offers comprehensive member benefits including



practical, hands-on fact sheets, publications, and guides; workshops and conferences; and access to a growing library of on-demand training videos hosted in a unique Training Portal. As a membership organization, HWW also works on important health care public policy issues and acts to focus and amplify statewide efforts and strategies to connect people to the health care and coverage they need and deserve.

For 13 years, HWW has convened an annual statewide conference. HWW events, trainings, and webinars have attracted thousands of dedicated attendees and hundreds of members to promote access to health care coverage and services for Wisconsin's un- and under-insured



*2004 HealthWatch WI Logo*

populations. These dedicated members, equipped with resources and access to issue-specific workshops and trainings ensure that Wisconsin has a current and competent network of professionals connecting people to care and coverage, no matter the health care climate.

**HealthWatch Wisconsin Update:** HealthWatch & ABC continued to add content to its YouTube Channel as part of our community legal education initiatives. Content has been focused on medical debt and unwinding topics, but also current health care events and hot topics. Some interesting statistics on our channel:

- We have posted over 1,500 videos
- We have ~ 19,700 subscribers to our channel
- Our videos have ~ 5.66 million views
- 61% of our viewers are female; Over 60% are over age 55; 25% watch with subtitles
- Most viewers are in the US, followed by Canada

## **ABC for Health, Inc.: A History: 30+ Years in the Making**

---

### ■ THE CENTER FOR PUBLIC REPRESENTATION 1985-1994 ■

#### **A TRADITION OF INNOVATION**

The roots of ABC's health benefits counseling concept stretch far back into the history of Wisconsin's first public interest law firm, The Center for Public Representation. The Center for Public Representation, known as a home for creative ideas and innovative projects, was the source of both the health benefits counseling and the Elderly Benefits Specialist Program model. The Center developed the Elderly Benefits Specialist Program in the late seventies, and later the program was spun off and became a permanent feature of the Wisconsin landscape. Today, the program model serves all 72 Wisconsin counties with benefits specialists for the elderly through the Aging and Disability Resource Centers.

ABC is also a spin-off from the Center for Public Representation (The Center). The pre-history of ABC traces back to when after his first year at the University of Wisconsin Law School, Bobby Peterson secured an internship through a Bremer legal Fellowship in 1985 to conduct research for The Center in Northwest Wisconsin. His research work with another first-year law student Jon Drake, reported on the legal needs of the uninsured in Polk and Barron Counties. In part, the researchers collected data on hospital collections actions and stories from families burdened by medical debt. These family stories motivated Bobby to seek work as an attorney helping families, like those he spoke with during his research, about denied benefits medical debt



and collections actions. Bobby started his legal career as a staff attorney at The Center in 1988. Prior to starting at the Center and after graduating law school, he took a year to continue his education about life and value to travel across Europe with a tent and a backpack. After that experience, Bobby worked six years as Staff Attorney, Assistant Director and Director of the Families Health Team at The Center from 1988-1994.

ABC took shape when the staff of the Families Health Team, a group at the Center used the proceeds of a legal settlement secured by Bobby and others, conducted a retreat at the Stout Island Lodge - Island of Happy Days - and decided to create a new organization to focus exclusively on health care financing and access issues, with particular emphasis on direct service to individual clients. ABC started on July 1, 1994, as a new kind of public interest law firm, organically conceived from ideas, passion and a mission of service. ABC for Health continues today as an independent and quite unique organization without state or national affiliations.

■ WISTAF-LEGAL SERVICES 1988-PRESENT ■  
**A PUBLIC INTEREST LAW FIRM**

Since 1988, the Wisconsin Trust Account Foundation has supported delivery of legal services to families of children with special health care needs. From 1988 through 1994, the Families/Health Team at the Center administered WisTAF-funded legal services for the Center.

In 1994, in response to growing client demands and the need for a more focused mission, the Team reorganized and created a spin-off specialized statewide public interest law firm, ABC for Health, Inc. WisTAF, as our earliest and longest standing funder, continue to support legal services delivery for families and children at ABC for Health, Inc. in 2024-25.

**The Latest WisTAF Updates**

**2023 WisTAF Economic Impact Report:** WISTAF released results of a commissioned study that confirmed civil legal aid has a \$176 million economic impact and wide-ranging beneficial effects in Wisconsin. The report points to ABC for Health as one example. From the report, commenting on ABC for Health:

“In a very high percentage of cases, they’re successful and the claim gets covered,” Smith said. “The client avoids a huge medical expense that’s going to create debt for them, and the health-care provider gets reimbursed for something they otherwise might have to write off because the recipient of those services just can’t afford to pay thousands of dollars for hospitalization....It’s a very small amount of funding from IOLTA funding, but it has a huge economic impact with a very small staff,” Smith said. “It’s a great example of what I call the ‘catalyst effect:’ a very small amount of legal services at the right time can produce enormous returns.”

Read more from the [State Bar](#) on the Report.



**2023-25 COVID-WISTAF:** Our “SafetyWeb Network Project” is exceeding our expectations. Recall, we kicked off our partnership with free and charitable clinics in late 2022, accepting our first patient referral in March 2023. As of late June 2024, we have already met almost 1025 patients and their family members – including 339 children with special health care needs in the home. About 60% of these families are Spanish-speaking, 65% live below the poverty line. Households have mixed immigration status or undocumented members making access to coverage and care a challenge. Patients have disclosed over \$1.4 million in medical debt. We’ve eliminated about \$852,000 to date.

We have maintained our aggressive pace of weekly trainings and meetings, addressing topics of Medicaid unwinding, medical debt, private insurance, and unique Medicaid program features. We update our project website each week with meeting and training recordings and additional helpful materials for partners: <https://www.safetyweb.org/healthwatchwi/SafetyWeb.html>.

We received great feedback from the clinics as well – here are just a few comments:

- Mel at Hope Clinic: “I am very grateful for this project, and I appreciate all of your staff who have been so wonderful to work with! You all definitely help make my job easier! I am super excited about this new tool, and I would love to be a part of trialing it and I think that it will help to make communication even smoother once it is up and running.”
- Julie at Community Outreach: "I cannot believe how helpful and informative ABC for Health has been! Thank you!"
- Sara at Open Arms: "We are grateful for this partnership – I’m enjoying the ride and where we’re going!"

■ THE FAMILIES PROJECT 1988-1991 ■  
**THE BIRTH OF HEALTH BENEFITS COUNSELING**

As members of the Families Health Team at the Center, current ABC staff were closely involved in developing the health benefits counseling model. ABC’s current staff includes the first health benefits counselor to serve children, and our Executive Director was the first Staff Attorney to provide backup to the counselors. Two three-year grants from the federal Maternal and Child Health Bureau’s Division of Children with Special Health Care Needs provided financial support for the projects that developed the health benefits counseling model.

The first of these federal grants, called Special Projects of Regional and National Significance, or SPRANS, funded the *Families in the Changing Health Care Marketplace* project, which extended from July 1987-June 1990. This project initiated health benefits counseling services by placing a counselor in Milwaukee and two counselors in public health agencies in Northwest Wisconsin. A staff attorney in Madison provided support for these counselors. This grant also marked the beginning of a close and continuous collaboration with public health agencies. Public



health dollars support the counseling services launched in those counties, which continue to this day—a testament to the success of both the project and the collaboration.

This first grant also supported ABC services’ expansion statewide. The Staff Attorney, and later a health benefits counselor in the Madison office, offered statewide services in 1988. Complementing our rural experience in Northwest Wisconsin, the team opened a Milwaukee office in 1988, gaining insight into urban health access problems. In particular, the first grant introduced us to an emerging Medicaid managed care environment and the issues it raised for low-income and medically needy families. In fact, our team was instrumental in starting a coalition of key community stakeholders to monitor the managed care program and advocate on behalf of enrollees. This “Preferred Enrollment Initiative Quality Coalition” later became the Milwaukee area HealthWatch Coalition, a leading advocate in access to health care and coverage issues.

Over the three-year course of the *Families in the Changing Health Care Marketplace* project, more than 1,600 families received health benefits counseling services. An informal study revealed that one counselor’s interventions secured at least \$1 million in third-party payments and medical debt write-offs for clients.

■ ABC FOR HEALTH PEER HEALTH EDUCATION 1992-94 ■  
BECOMING EDUCATORS AS WELL AS ADVOCATES

Our subsequent SPRANS grant, *Advocacy and Benefits Counseling (ABC) for Health*, (1991–1994) enhanced the health benefits model by working to develop counseling programs in private health care facilities. Similarly, in 1991, another federal three-year grant, *Rural Health Outreach* (described below), included a provider education component and implementation of a counseling program at the North Woods Community Health Center.

Within the *ABC for Health* project, we also developed the Parent Consultant Model. Through this model, ABC advocates and lawyers trained and supported parents of children with special health needs to provide peer health benefits counseling to other families. The genesis for both of these projects was our belief in outreach and community-based services. Our goal was to take our services to our customers, meeting them in the clinics and hospitals where their children were cared for, and in the homes of other families of children with special needs.

The central task of these projects was to convey our knowledge and skills to others in a concentrated and organized manner. To do this, we refined our curriculum, streamlined our materials and learned a great deal about teaching on the highly complex field of consumer health care financing. The result was a program of two- and three-week training sessions for the North Woods Community Health Center, Madison’s Waisman Center, and Jeanan Yaseri, then an emerging advocate at the Dean Medical Center. In addition, we created quarterly two-day training sessions for nine parent consultants.

From our training experience, we developed a training curriculum and manual, which we updated over the years and moved online. In the mid-90’s, we provided training to more than 700 health service providers in workshops ranging from one to five days. Through this project, we



provided in-house training to the staff of Marshfield Clinic, Physicians Plus, Dean Medical Center; hospitals and clinics in the Duluth-Superior area, clinics in Mondovi, Darlington, and Black River Falls, Children with Special Health Care Needs Care Coordination Projects, WIC Clinics, Family Planning and Reproductive Health Clinics and KIDS CARE sites, most of them located in public health departments. Health educators and counselors continue to request our teaching tools to use in presentations and to counsel clients.

ABC staff developed three consumer-oriented publications from our training experience: *Fighting Back: A Guide to Challenging Health Insurance Denials*; *Families Forward: Health Care Resource Guide for Children with Special Health Care Needs*; and *You and Your Medical Debt*. We worked as educators while simultaneously providing direct services to clients from around the state. The project served approximately 1700 families from our Madison and Polk/Barron County offices.

The *ABC for Health Project* challenged us to sustain a more complex network of service providers, including subcontractors, with a range of skills and circumstances. With three health facilities and nine new Parent Consultants scattered throughout the state, we worked hard to provide adequate information, materials and compensation to all of them. We managed these tasks by developing regular program update mailings and a quarterly newsletter. We also provided a support person in the Madison office to respond to questions, to serve as back-up, and develop new office forms and procedures to track expenses and other activities. All of this experience has served us well in creating a new firm-ABC for Health, Inc. and managing a variety of statewide coalition projects.

■ THE KIDS CARE PROGRAM 1988-1998 ■  
**LESSONS IN MANAGEMENT AND COLLABORATION**

Between 1988 and 1998, ABC staff managed the operation and expansion of a primary health-screening program in Northwest Wisconsin called KIDS CARE. This program won renown as an innovative program that contributed significantly to enhancing health care access for low-income children. The leadership and management skills of the staff at ABC have made it possible for the program to grow from its origins in Polk and Barron counties to a region-wide program. KIDS CARE included collaborative screening contracts with 16 public health agencies and one community agency. Approximately 160 primary health care providers and hospitals were under contract to supply authorized diagnostic care.

Expansion for this project required initial contact with each county's governing structures to secure permission. All KIDS CARE-related staff were trained in Medicaid eligibility requirements for low-income children, particularly those of Healthy Start age. ABC staff managed these contacts along with the successful grant applications, which provided the funding base to maintain the service. Most notably, ABC received a three-year, \$638,000 Rural Health Outreach grant, and a five-year \$730,000 MCH Block Grant from the Wisconsin Department of Health and Social Services.

For the KIDS CARE program, ABC joined forces with public health agencies, community agencies, and health care providers to ensure that children had access to comprehensive health



screening and diagnostic services. ABC also used KIDS CARE as an innovative means of outreach. By using free or low-cost health services to bring low-income families into the health care system, we linked the families to the office of our health benefits counselors. These counselors helped the families overcome the financial and bureaucratic barriers to health care.

In doing so, ABC staff achieved strength in three areas vital for future success: a well-established collaborative relationship with public health departments and community agencies, experience managing a complex program involving many private and public health care providers, and practice in outreach and service to a low-income and diverse population. An added benefit of our years spent working with multiple levels of government was greater familiarity with policymaking, rulemaking, contracting and budgeting methods.

■ DANE COUNTY CONNECTIONS 1999-2002 ■  
A COMMUNITY SOLUTION TO MEDICAID OUTREACH

ABC partnered with Dane County Human Services and several other community-based organizations in an innovative Medicaid outreach and out-stationing initiative, called Dane County Connections. The State of Wisconsin supported this project with Federal Medicaid outreach funds. The initiative centered on addressing the steep decline in Medicaid enrollments that followed the Wisconsin Works (W2) implementation, Wisconsin's version of welfare reform.

Welfare reform work incentives and a healthy labor market gave many families job opportunities. However, thousands of Wisconsin residents remained eligible but not enrolled in a variety of income-based services. Moreover, we identified other benefits families could benefit from like childcare subsidies, food assistance, transportation to and from work, housing information and referral or help finding a better job. Dane County Connections provided a broad-based effort that met the demand to link people in need with existing resources. Today we call this promoting health equity by addressing the social determinants of health.

Activities included:

- Improving **identification** of and **outreach** to families in need. The program improved working relationships between community organizations (schools, community social workers, private and public health care providers, other community-based organizations). The program also supports their outreach and counseling activities by offering free training and consultation with ABC on health coverage programs and eligibility strategies.
- **Streamlining** the enrollment process by expanding outstation application sites, expanding hours, and ensuring immediate an applicant's immediate connection with a knowledgeable eligibility worker.
- Improving **coordination** of coverage by informing the community of broad range of financial resources on which ABC trains and provides direct client services.





■ ADVOCATING FOR PROFESSIONAL DEVELOPMENT ■  
**CREATING A PUBLIC INTEREST LAW SECTION OF THE STATE BAR 1996-98**

ABC and Bobby Peterson advocated for a Public Interest Law Section of the State Bar of Wisconsin beginning in 1996. Bobby and a core group of other attorneys lamented the lack of an organized section in the bar to discuss and promote Public Interest issues and concerns.

The purpose of the section would be fourfold: 1) to help promote the visibility and viability of public interest law practice; 2) to provide a forum for public interest lawyers across the state for the discussion and promotion of public interest issues and concerns; 3) to explore the development of a coordinated CLE training program in conjunction with the State Bar; and 4) to encourage and strengthen the interest and participation of State Bar members in providing pro bono services to people unable to afford legal services.

Bobby circulated a petition then presented a form of “oral argument” before the Board of Governors in Milwaukee. One Governor raised concerns about the “balkanization of the Bar” with special interests, but the vast majority of Governors supported the initial idea. As a first step, to gauge member interest, the Bar created a Public Interest Law Committee that later became the Public Interest Law Section. Bobby served as the initial Chair of the section for the first two years then continued to serve on the Board for another decade. Later, ABC attorneys, Brynne McBride and Rich Lavigne served as Section Chair.

In 2019, Bobby worked with other legal service stakeholders and the Wisconsin Access to Justice Commission to help develop and promote The Civil Legal Aid Alliance of Wisconsin (CLAAW) As a member of the founding Executive Committee, Bobby threw his support behind efforts to promote, extend and expand the delivery of civil legal services across Wisconsin

■ FAMILIES MANAGED ADVOCACY PROJECT 1998-2002 ■  
**“Families MAP”**  
**A COORDINATED RESPONSE TO MANAGED CARE**

Managed care has traditionally focused on delivering preventive primary care to healthy individuals rather than to children with disabilities and chronic illnesses. Past decisions to exempt these children from mandatory HMO enrollment under Medicaid were based on concerns about managed care systems’ capacity to meet the complex health needs of children with special health care needs. Despite the growing number of these children in managed care systems, both families and providers continue to be poorly equipped for this unfamiliar terrain. Frequently, the result for families is worsening health, confusion, and frustration. We developed the Families Managed Advocacy Project to help families navigate the system and communicate effectively with managed care organizations.

The concept of managed advocacy was central to ABC’s new Families Managed Advocacy Project (Families MAP). The Federal Maternal and Child Health Bureau funded this four-year project. Families MAP was a partnership between ABC (Madison), Wisconsin’s Title V Program for Children with Special Health Care Needs (CSHCN), Community Advocates (Milwaukee) and the Chippewa County Health Department. Families MAP sought to ensure that children with



special health care needs and their families had the support of a managed advocacy system to ensure that managed care was responsive to their needs.

Families MAP took a three-pronged approach to provide managed advocacy service:

- Provided direct counseling and legal services for families having difficulties accessing insurance coverage and obtaining services through managed care.
- Developed an infrastructure of “HealthWatch” committees to facilitate information sharing and systems advocacy, promoting fundamental change and ongoing system responsiveness in managed care organizations.
- Helped parents of children with special health care needs to become active and involved participants with managed care organizations at a policy level.

By integrating direct casework experience with policy monitoring via a network of committees that involved parents of children with special needs, Families MAP achieved ABC staff formed the core of Families MAP, providing training, advocacy services, legal representation, technical assistance, information development and project management. Around this core we built an advocacy network through HealthWatch committees, which involved parents, community advocates, Title V program staff and managed care staff. We also established managed advocacy pilots in Dane, Milwaukee and Chippewa counties. Meeting monthly, these committees served as clearinghouses for information on family health coverage. The committees also offer a forum and collaborative exchange. In addition, HealthWatch committees serve as launch pads for coordinated action on health policy in the state.

■ ROBERT WOOD JOHNSON: COVERING KIDS 1999-2001 ■  
**A PUBLIC-PRIVATE PARTNERSHIP**

As a component of welfare reform in 1996, Congress enacted a program that established a Child Health Insurance (CHIP) Program in each state. Wisconsin’s program, which began in 1999, called “BadgerCare.” The eligibility requirements were established to appeal not only to the very poor, as Medicaid had done, but also to lower middle-class working families who needed medical coverage. With a grant from the Robert Wood Johnson Foundation, ABC embarked on a new project to organize outreach for BadgerCare in Wisconsin. We called this “Covering Kids.” The project launch coincided with the opening day of the BadgerCare program: July 1, 1999.

■ COVERING KIDS EXPANSION 2000-2002 ■  
**DELIVERING STATEWIDE SERVICES**

The Covering Kids Project and the Covering Kids Coalition was met with extraordinary success in directing families toward the state’s health programs. In 2000, to bolster and enhance the work, ABC requested additional state funding to expand our staff capacity. Specifically, we received funding to increase our intake specialist and benefits counselor capacity, and we gained additional technical support to enhance our presence on the Internet and to produce more publications, including a regular newsletter on issues of health care coverage. These activities helped promote a stronger network of advocates across Wisconsin.



■ LATINO OUTREACH 1999-present ■  
**RESPONDING TO CHANGES IN DANE COUNTY**

In the mid- to late 1990s, more and more Spanish-speaking immigrant families arrived in Dane County. Many of these families were undocumented and spoke little English, but were eager to find work. Many of the jobs they found did not offer health insurance benefits. As non-citizens, they could not apply for traditional Medicaid or BadgerCare. Health care providers experienced an increasing burden to provide charity care to a population that had no way to pay for medical expenses.

To address this issue, the Latino Outreach Project emerged as a collaboration between the Dane County Department of Human Services (DCHS) and several local public and private agencies, including ABC and many of the major health care providers in Dane County. This project has a dual purpose: to conduct outreach for Medicaid/BadgerCare to the growing Latino population in Dane County, and to assist the state in pilot testing new application simplification measures, which include a shortened family Medicaid application form and reduced verification requirements.

The project was a continuation of the Dane County Connections project, which used Medicaid Outreach funds to establish new outstation sites, streamline processes for community agencies to refer applicants to DCDHS outstation sites, and improve customer service for applicants seeking assistance at the Dane County Job Center. The project also capitalized on the existence of the Dane County Health Benefits Counseling Network (DCHBC). Jeanan Yasiri, then of Dean Health Systems spearheaded this collaborative effort in spring of 2000. The Network brought major Dane County health care providers together with ABC for training in health benefits counseling, consultation, and mutual support. The Dane County Health Council, a collaborative of public/private health executives formed by Dane County Executive Kathleen Falk, oversaw the DCHBC Network. Several other coalitions also contributed to the success of the project. Ultimately, the project led to our provider contracts with St. Mary's Hospital. Today, bilingual (English/Spanish) staff serve over 25% of our clients.

■ COVERING KIDS WITH SPECIAL NEEDS 2002-2006 ■  
**CONTINUING OUR ADVOCACY WORK FOR CYSHCN**

As the Families MAP project ended in 2002, ABC staff identified further work to be done for the families of children with special needs. To this end, we secured another four-year federal grant from the Maternal and Child Health Bureau to fund a project we called Covering Kids with Special Needs.

Covering Kids with Special Needs (CKSN) created subcontract relationships with the Wisconsin's five Regional Centers for Children and Youth with Special Health Care Needs (CYSHCN). This mechanism permits us to deliver resources effectively throughout the state. Several Regional Centers now run or participate in a HealthWatch coalition. We invited parents, advocates, and professionals to become members of these regional committees and provide a vehicle for local advocacy and statewide networking.



Since the CKSN project, ABC has offered competency based trainings and educational forums in every CYSHCN region. Scores of advocates and family members continue to learn about the intricacies of navigating managed health care for children with special needs.

■ TEACH, LEARN CONNECT---TLC FOR KIDS 2013-2020 ■

ABC used our in-house webcasting studio and Mediasite software to good use. In 2013, TLC for Kids served as an outreach project of ABC and HWW to inform state residents about the federal Lifeline, TEPP, and TAP programs through interactive webcasts and other presentations. These telecommunication service programs provide affordable telephone service for low-income residents, or accessibility devices. Through regular communications with clients, and through the HWW e-newsletter "Pulse Newsletter" formerly known as the "HealthWatch Wisconsin Update Newsletter," ABC continues to reach a rapidly expanding population of Wisconsin residents eligible for telecommunication services.

■ CHIPRA OUTREACH 2009-11, 2016-2018 ■

The Children's Health Insurance Program Reauthorization Act (CHIPRA) funded a project that served children eligible for state health care coverage programs. To help achieve this aim, ABC improved the scope and effectiveness of HealthWatch Coalitions across Wisconsin and partnered with other stakeholders to provide education, outreach and direct services. Efficient, coordinated advocacy and enrollment in public safety-net programs begins with competent, up-to-date public health professionals working directly with families. The statewide HealthWatch Wisconsin organization helped promote the CHIPRA project through an existing network of community-based coalitions, connect health care workers across the state, and facilitate the development of local strategies to reduce barriers to enrollment.

■ WORKING WITH PROVIDERS TO HELP PATIENTS ■  
**HEALTH BENEFITS COUNSELING SERVICES, 2001 TO PRESENT**

Our experience operating the KIDS CARE program in northwest Wisconsin honed ABC's skill in working with other agencies, particularly public health, to manage programs and provide services. Despite the potential for developing adversarial relationships with local social services departments, our advocacy staff has maintained excellent relationships with economic support personnel at local social services departments. In counties where we have a local benefits counselor, we receive many referrals from Economic Support Specialists and Income Maintenance workers. These workers have come to see the counselor as a valuable resource for families determined ineligible for government assistance. Most workers even see ABC as a vital ally in assisting families with complex eligibility situations.

ABC developed education strategies for care providers, to promote pro-active engagement with patients on access to health insurance and coverage issues. Using conference formats ("Strategies for Recovering Health Care Reimbursements") across the state; ABC trained several hundred patient account representatives, business office personnel, government program liaisons, and other health care provider staff. Our training explained several under-used pathways to eligibility



for Wisconsin Medicaid. Unfortunately, as we learned over the course of several years, most of these trained individuals went back to their positions armed with new information but unable to implement it. In nearly every case, these workers lacked the kind of time it takes to fully engage with patients and families to identify obtain and maintain health insurance or coverage. In the mid 90's, Dean Medical Center of Madison and the Marshfield Clinic were important initial exceptions.

These providers created in-house health benefits counseling programs, and both were successful. A half-dozen staff are part of Marshfield's Patient Assistance Center, and the Dean Community Care Program Benefits Counselors work directly with all families that submit written applications for community care assistance.

Despite the efforts of ABC and its partners, including a Covering Kids "Expansion" project funded through the Wisconsin Department of Health and Family Services, provider-sponsored programs did not develop rapidly. Undertaking an advocacy effort requires time and workflow modifications for health care providers. To meet providers halfway, ABC developed "outstation" style efforts with two Madison area providers. This effort was successful in urban areas where trained ABC Benefits Counselors could simply station themselves at provider sites for specific hours, accept referrals from other facility staff, submit simplified Medicaid/BadgerCare applications, and provide advocacy services.

In 2019, ABC still provides Health Benefits Counseling to help un- and under-insured patients at St. Mary's Hospital link to health care coverage resources; because of our services, St. Mary's identified over \$41 million in reimbursements. Even expert provider staff cannot keep current with the ever-changing benefit programs and rules. Yet, time is of the essence for patients to access complicated and nuanced health care coverage programs. Pro-active Health Benefits Counseling can maximize third party reimbursements for providers while serving the needs of patients.

Individuals who seek care at St. Mary's receive both appropriate care and coverage for their medical needs. ABC uses a sophisticated health benefits screening database to evaluate patients' eligibility for coverage and connect them to the most appropriate programs. With this efficient, accurate intake system, ABC ensures patients have access to all available resources and programs. St. Mary's benefits from the increased capacity to better serve those patients who truly have no other health care financing options. Health Benefits Counselors use a health benefits screening database to:

- Identify health care financing resources;
- Troubleshoot health insurance denials;
- Develop planning documents to maintain hard-earned coverage;
- Identify other resource programs to optimize available resources;
- Catch individuals on the edges of benefits programs; and
- Allow doctors and nurses to focus on medicine and health care issues



Ultimately, the goal is to establish locally sustainable activities that will permit hospitals and clinics to expand their assistance to patients in seeking third- party reimbursement eligibility and benefits.

In 2010, Meriter Hospital expressed interest in ABC patient advocacy services and sought to negotiate a contract to provide direct patient services. This collaboration, focused on health benefits counseling for Meriter’s uninsured/underinsured low-income patients while also providing some trainings for staff. The collaboration continues today with Unity Point Health-Meriter. Our collaborations continue as we contracted with St. Mary’s Janesville Hospital and expanded our portfolio to cover St. Clare Hospital in Baraboo in late 2013, starting new direct service and educational activities. By 2015 we extended service to Sauk Prairie Health Care patients as well.

ABC for Rural Health efforts also expanded. A key sustainability component for health benefits advocacy work for patients is developing locally accessible Medicaid Overmatch agreements between health care providers or health departments and Economic Support Units. In Polk County, ABC for Rural Health brokered a 2003 agreement between the Department of Health and the Human Services Department. Based on the county’s use of local tax levy dollars to support the Benefits Counselor’s activities, the county hopes to recover 50% federal reimbursement for documented Medicaid Outreach services. This funding now helps support the delivery of Health Benefits Counseling services by ABC for Rural Health in Polk County. Recent efforts look to expand this concept and perhaps extend services through HealthCheck Case management services to needy families.

**2023-MCH-Health Benefits Check-ups:** ABC for Rural Health and partners ABC, MCP, and the Western Regional Center for CYSHCN has kicked off its “Advancing Equity in Maternal and Child Health” project. It’s an 18-month project we are calling “Rural Equity & Access for Child Health Project” (REACH) to serve western Wisconsin. The REACH Project is a cross-agency partnership to promote measurably improved access to care and services for western Wisconsin’s families with Children and Youth with Special Health Care Needs (CYSHCN).

■ IMPACT LITIGATION- THE DOUBLE CROSS BLUES™ 1999-2003 ■

In 1939, the Wisconsin legislature created Blue Cross & Blue Shield United of Wisconsin (BCBS) with the goal of making health care affordable for everyone. The company quickly grew to become the state’s largest nonprofit insurance corporation.

In 1999, BCBS announced plans to file an application for a Plan of Conversion with the Office of the Commissioner of Insurance, prompted in part by an investigation by the Consumers Union, ABC for Health and other consumer groups. The application proposed to convert Blue Cross from a nonprofit service insurance corporation to a for-profit corporation.

The conversion from a non-profit to a for-profit organization would generate more than \$600 million dollars in public assets. BCBS announced the designation of these public proceeds as a “gift” to the state’s two medical schools.



ABC and other organizations immediately called for the profit from the conversion be returned to the public and not the states two well-funded Medical schools that at the time had a combined annual budget of over \$1 billion. With the Wisconsin Coalition for Advocacy and AARP, ABC disputed the characterization of public monies as a gift from BCBS and sought to direct resources to a private foundation to address statewide and community public health needs. Instead, BCBS created the Wisconsin United for Health Foundation, (WUHF) which was designed to monitor and approve the use of the funds.

Although after a multi-year court battle, the Supreme Court ultimately ruled in favor of the Insurance Commissioner's decision to designate the medical schools as the recipients of these public funds, ABC and our consumer allies persuaded the Commissioner and the oversight board of WUHF to direct some of the funds to support community and public health.

In 2002, Bobby at ABC and Darcy Haber of Wisconsin Citizen Action rallied consumers to oppose the UW Medical School's plan to use the funds to erect a five-building complex with more than \$100 million dollars of public funds. The court of public opinion quickly thwarted the plan, causing the Governor to intervene. The UW Medical School later scuttled the building plan and decided to raise the money privately.

Although ABC did not prevail in the court battle over the use of the conversion funds, we believe we won the war to direct some resources to public health activities. Our watchdog efforts over the process and advocating with the WHUF board influenced the decision to direct more resources to community public health across the state and in the long run, better serve the needs of all people in Wisconsin. We will continue to monitor these funds to ensure appropriate use.

■ IMPACT LITIGATION- [MONDRY V AMERICAN FAMILY](#) 2003-2013 ■

Back in 2003, Sharon Mondry contacted ABC after her insurance company refused to cover her son's speech therapy. At 18 months, her son, Zev, stopped talking as a toddler. His doctors diagnosed him with autism and recommended that speech therapy would help him regain some ability to speak. Sharon sought services from her Insurance health plan at CIGNA. At first Sharon and later her advocates at ABC repeatedly asked the insurance company to justify the refusal of coverage, but the company declined to provide the documents used as the basis of the coverage denial. In 2006, Sharon and ABC took the insurance company to court.

In the lawsuit, eventually appealed to the U.S. Supreme Court, ABC's Executive Director and public interest attorney Bobby Peterson argued that the insurance company was legally obligated to provide the documents used to deny coverage of Zev's speech therapy. The Seventh Circuit Court of Appeals agreed. The [Court's decision](#), which still stands today, noted that health plans cannot "hide the ball" from plan participants and withhold the documents needed to appeal benefits denials. Sharon and Zev's victory helps ensure that other families fighting a benefits denial will not face similar refusals before they get plan documents they need to appeal a denial of services.

■ IMPACT LITIGATION- SHERWIN V. DHS 2022 ■



During the summer of 2022, ABC for Health staff and students engaged in Impact Litigation: to assert transgender rights to Medicaid services for our client. The hearing sought to overturn the denial of BadgerCare Plus coverage for three separate transgender services for our client. A hearing was held on July 7. By the end of August, the hearing officer found 2 of the 3 services to be medically necessary as a matter of law, and ordered full approval. The officer found the 3rd service to not have been properly considered for coverage by the HMO, and gave instructions to determine coverage for the requested service, which the insurer promptly did. With ABC’s team of legal interns, we prepared a motion for costs, arguing that the denials of services were not substantially justified, and legal costs were awarded to ABC.

■ EXPERIENCE WORKING WITH CHILDREN AND YOUTH WITH SPECIAL HEALTH CARE NEEDS ■  
**1994-PRESENT**

Over a third of the families served in our health benefits counseling program over the past 25 years have included children diagnosed with conditions requiring specialized treatment. Five of our major projects specifically served Children and Youth with Special Health Care Needs (CYSHCN). The *ABC for Health Project*, in particular, was a watershed moment in our understanding of the complexities of managing health care for a child with special needs.

Working intensively with parents to train them as access to care and coverage Consultants, we learned a great deal from them—about the challenges of coordinating a wide range of health and related services and providers, the difficulty of getting referrals for specialty providers in an HMO, the need for support for the family as a whole, and a host of other problems. We helped families in scores of SSI and Katie Beckett waiver cases. Over 25 years of involvement with children with special needs helped establish strong partnerships with the community of people and organizations that work with and advocate for people with disabilities.

■ EXPERIENCE WORKING WITH HEALTH FAMILIES NEGATIVELY AFFECTED BY HEALTH DISPARITIES ■  
**1994-PRESENT**

Since the beginning, ABC’s services reflect a commitment of cultural competency and respect. ABC staff received training in national Cultural and Linguistically Appropriate Services (CLAS) standards training and ABC presents a yearly workshop on cultural competence to our HealthWatch network membership. ABC staff ensure trustworthy, credible advocacy assistance to Spanish-speaking patients, uninsured, low-income individuals, and individuals with excessive medical debt. ABC’s collaborations include partnerships on issues such as: outreach strategies to identify and enroll uninsured children and adults in appropriate health benefit plans; immigrants’ access to emergency Medicaid coverage for labor and delivery services; improving health literacy as a path to enrollment; unfair practices related to the recovery of birth costs from unmarried parents; reducing the stigma or cultural/ lingual barriers to health benefits; and counting depreciation of assets as income for self-employed Medicaid applicants.

We recognize that the inability to fill out forms is a major barrier for families. Low-income families are often reluctant to seek public benefits because the process is confusing and previous denials have led them to believe they are not eligible. Complex terminology on application forms





and instructions is also a barrier. All of these factors, added to the difficulty of understanding how the Medicaid system works, make the entire arena of public benefits inaccessible to many low-income families. Our counselors have been in steady, face-to-face contact with families in distress, who have incorrectly been denied assistance and have no place else to turn.

ABC continues to serve a diverse client population and developed specialized health programming to handle the growing population of Spanish-speaking immigrants to Wisconsin, particularly in Dane County. We have bilingual staff members handling cases for clients who speak Spanish, we use sign language interpreters to serve families where both parents are deaf and identify translators for clients with unique language needs.

Our clients' perspective in public benefits programs provides our staff a practical, ground-level understanding of how the programs *really* work. Our legal training hones our ability to measure that reality against the laws, rules, regulations, and policies that govern the programs. ABC staff is uniquely qualified to spot system issues and policy concerns for clients and develop policy recommendations to address them.

With a combination of direct client services coupled with policy reform and education, ABC has achieved significant results for Wisconsin families. As an example, in 1990 ABC staff uncovered widespread misapplication of Wisconsin's Medicaid Deductible Program, resulting in thousands of wrongly denied applications. Through careful investigation and advocacy (including conducting three workshops around the state on the Deductible Program, in partnership with Wisconsin's Department of Health and Family Services), ABC was able to turn the Deductible Program into a powerful tool for getting families with high medical needs and correspondingly high medical debt the coverage they needed from Medicaid. ABC's systems advocacy also resulted in a Medicaid policy change. Thanks to the dogged work of Carole Crisler, a former Health Benefits Counselor with ABC for Rural Health, people with disabilities and older Medicaid applicants no longer have their full business depreciation counted as income—a particular win for farmers and other self-employed individuals.

#### ■ HEALTHCHECK FOR CHILDREN AND YOUNG ADULTS ■

For more than fifty years, federal Medicaid law has required states to take important steps to identify and treat children's health conditions under the "Early and Periodic Screening, Diagnostic, and Treatment" (EPSDT) benefit. The EPSDT mandate requires states to make active efforts to ensure that Medicaid-eligible children receive regular, comprehensive health screenings with follow up treatment to address any health concerns identified through screenings. In Wisconsin, EPSDT benefits are provided through a program known as HealthCheck and additional services outside the scope of standard Medicaid benefits are known as HealthCheck 'Other Services.' For a variety of reasons, Wisconsin now trails far behind other state Medicaid programs.

In 2018 ABC for Health assembled the "HealthCheck Task Force," working to promote patient, provider, and community understanding about the full range of medical benefits and services available for low-income children through HealthCheck. Greater awareness among these



populations will promote improved screening, referral, and treatment rates, particularly for children with special health care needs who may otherwise lack access to vital care.

The good news is that Wisconsin’s Department of Health Services recognized some of the shortcomings of the HealthCheck program. A team of dedicated staff is updating and finalizing policy changes intended to help clarify program benefits, improve access to HealthCheck screenings, and streamline prior authorization processes. The team has been receptive to input from stakeholders and advocacy organizations. Nonetheless, even with upcoming policy changes, plenty of opportunities remain to improve and advance HealthCheck as an effective and critically important element of Wisconsin’s Medicaid program and statewide children’s health goals.

### ■ The BIRTH TAX IN WISCONSIN ■

#### The Birth Tax

Birth Cost Recovery (BCR) is a practice we call the Birth Tax that is allowed, but not required, under title IV-D of the federal Social Security Act that allows states to pursue the recovery of Medicaid supported birthing costs from non-custodial fathers. Most states in the nation have abandoned this practice concluding that it is not in the best interest of infants, parents, and families. Wisconsin is among a small handful of states that continues to pursue this policy, and takes the most aggressive enforcement posture in the nation, collecting over \$16 million in 2016. The Birth Tax is not child support. Unlike child support, none of the recovered dollars go to support the children and families – it is all directed to reimburse the government at the federal, state and local level.

Mike Rust, first identified clients affected by these issues back in the early 1990’s. ABC for Health is concerned that the policy has long been harming efforts to reduce infant mortality, lift families out of poverty and encourage unmarried fathers to play an important, supportive role in their children’s lives. We have advocated that Wisconsin abandon the policy altogether, or at a minimum, modify it to reduce the negative, unintended consequences to our children and families.

**Birth Tax Policy Update 2024:** ABC just celebrated a huge policy victory: we have eliminated the Birth Tax in Dane and Milwaukee Counties. The policy of “Birth Cost Recovery,” aka “the Birth Tax,” is a medical collections process directed by the State and implemented by local Child Support Agencies. The Birth Tax is NOT child support. The Birth Tax allows child support agencies to aggressively pursue and collect certain Medicaid-supported birthing costs from unmarried parents, usually non-custodial fathers. The judgments collected do NOT support the child or family. Instead, these funds reimburse the State and Federal Medicaid programs for expenses incurred in the Medicaid-supported birth. ABC has long maintained that the Birth Tax is inequitable, racially biased, and harmful to families.

In 2019, in response to advocacy from ABC and other organizations, Dane County announced that it was ending the Birth Tax, recognizing the practice as inequitable. However, the county



only ended new judgments but kept collecting existing judgments. In fact, Birth Tax collections doubled in 2020 due to the intercept of stimulus checks and enhanced unemployment benefits.

We have worked tirelessly to encourage Dane County to make good on their earlier promise and eliminate ALL Birth Tax judgments. We are excited to announce that the county board will be doing exactly that: starting in 2024, Dane County will end the collection of pre-2020 Birth Tax judgments and will support efforts to inform affected families about their rights in the process.

In Milwaukee, our previous efforts to eliminate the Birth Tax were met with strong pushback from certain county officials. We didn't give up, and our hard work paid off: Milwaukee County will finally end the Birth Tax in 2024!

While celebrating this long-fought policy win, we plan to keep a close eye on child support offices in Milwaukee and Dane Counties, and hold them accountable to the new policy change, and prevent delayed policy implementation that would harm more unmarried families on Medicaid. Absent state action, other counties like Brown, Racine, Kenosha, Eau Claire, and Outagamie Counties need to end collections as well. Our press release was well received, prompting an interview with the Wisconsin State Journal, which saw vast distribution from the San Francisco Chronicle, WI Law Journal, and even local TV.

■ UNCOMPENSATED CARE AND MEDICAL DEBT 1994-PRESENT ■  
**UNCOMPENSATED CARE ON THE RISE IN WISCONSIN**

Reducing uncompensated care helps everyone in Wisconsin. From the beginning, ABC raised concerns about identifying coverage for patients as a way to reduce medical debt and uncompensated care. This strategy remains a core function of health benefits advocacy services provided by ABC.

In 2017, uncompensated care exceeded \$1 billion, as detailed by the “[Uncompensated Health Care Report–Wisconsin Hospitals, Fiscal Year 2017](#).” The Report summarizes bad debt and charity care dollars from hospitals alone to be \$1.14 billion, an increase of over \$142 million over 2016. Nationally, uncompensated care for US Hospitals [exceeds \\$38 billion](#).

The Report doesn't provide an explanation for the rise in unpaid medical bills. Health coverage [advocates](#), however, point to the highly political conversation around the Affordable Care Act (ACA), ever-changing program rules, red tape, and surprise medical bills. These factors combine to create health coverage barriers and increased medical debt for patients and uncompensated care for providers. The ACA along with a Mini-Medicaid expansion in Wisconsin, although imperfect, provided new coverage for people that dramatically reduced uncompensated care in Wisconsin from 2013-15.

As hospitals know, bad debt and charity care expenses hurt financial performance, customer relations, and cause real pocketbook pain for patients affected by health disparities. Patients overwhelmed by illness or the expense of treatment get lost in the health care bureaucracy and fail to secure coverage. Patients that are in fact eligible for programs remain unenrolled. Some



health care providers and staff need help with training and support that help patients identify, optimize and navigate multiple public or private payor resources.

ABC has reviewed over 10,000 circuit court records revealed that over 99% of patients sued for medical debt in collections were unrepresented. Over 88% were default judgements.

**Medical Debt Update:** ABC is in our second year of a partnership with Community Catalyst to reach underserved communities facing medical debt and collections actions. Part of that effort is to collect more court data and continue conversations with community leaders and decision-makers. ABC staff have been collecting stories on the personal impact that securing care has for a client as well as the community. In fact, in our client work during the grant's May-October reporting period, ABC helped clients eliminate over \$1.2 million in medical debt through staff interventions that included: backdated BadgerCare coverage, financial assistance, legal representation, and other advocacy strategies

ABC continues our Health Equity related funding through WI-DOA. This legal aid, education, and outreach project focused on specific census tracts to help families, children, and others hurt by COVID and health disparities address legal problems with medical debt and bad credit. Our scope of services and activities include direct client services, medical debt and collections research, education and outreach priorities, and social media outreach.

**Uncompensated Care:** In addition to work on our upcoming series of medical debt reports, we issued a press release on the 2022 Uncompensated Care Report from the Wisconsin Hospital Association. This year's report showed minor improvements: bad debt went slightly down and charity care went slightly up from 2021. However, when compared to pre-pandemic year 2019, charity care dollars have dropped by almost \$50 million. The report also gives data on specific hospitals, which we are compiling for use in our CHNA work (described below). ABC presented on the uncompensated care report to the Dane County HealthWatch Coalition and our partner Free Clinics. We will be a featured speaker at the Annual Meeting of Elderly Benefits Specialists, reporting on trends in uncompensated care and medical debt in Wisconsin. Finally, our presentations of the data have caught the eye of the Wisconsin State Journal, who is interviewing local hospitals, including St. Mary's in Madison, which has decreased its charity care contributions by over 83%.

**2024 Community Health Needs Assessment:** ABC staff provided leadership to help patients, local coalitions, and our clinic partners to elevate their voice around access to health care and coverage issues! Nonprofit hospitals are required to conduct a Community Health Needs Assessment (CHNA) every three years. This process, part of Obamacare, requires hospitals to work with community members and advocates to identify specific ways that the hospital can better serve its community. However, ABC wants to assure that this process is taken seriously by hospitals. Far too often in the past, the process resulted in marketing materials that left few to no tangible results around important access to health care and coverage issues. To help realize the unfulfilled promise of the CHNA, ABC staff became involved in the CHNA process in three major population areas of the state: Dane County, Milwaukee County, and the Fox Valley (Winnebago, Calumet, & Outagamie Counties). We will draw from our own experience as well as that of patients and free clinics to produce concrete recommendations for hospitals. While the



individualized nature of the CHNAs is important, we expect that many common threads will emerge, such as issues with financial assistance (both in policy and implementation), denial of care to patients with medical debt, unfair medical debt collection practices, and inadequate assistance for immigrant families, or patients who might qualify for coverage through Medicaid or the Marketplace. ABC staff presented at both a meeting of free and charitable clinics and the Dane County HealthWatch Coalition to encourage community stakeholders to prepare for the 2024 CHNAs in our targeted regions.

■ PRECISION PATIENT ADVOCACY 2016-PRESENT ■

**LOOKING TO NEW STRATEGIES AND TECHNOLOGY TO TACKLE UNCOMPENSATED CARE**

At the end of September 2016, ABC announced the launch of a new Precision Patient Advocacy tool called Advocus™ that screens patients for health coverage options.

ABC’s perspective informed the development of Advocus, a decision support tool that optimizes patient coverage, generates alerts, and creates a health care coverage roadmap for patients. An ABC subsidiary, My Coverage Plan, Inc., developed Advocus with the support of NIH-Small Business Innovative Research funds. My Coverage Plan, a health IT Development Company with a social entrepreneurial mission, uses [Precision Patient Advocacy](#) to help health care providers assist patients identify and apply the many health care coverage variables and options that impact patient access to health care coverage.



Advocus works like TurboTax® but for health benefits and uses an interview process to gather eligibility data, optimize patient health coverage, and create a roadmap for current and future health coverage opportunities. Advocus, used by an advocate or hospital personnel, proactively engages patients to identify coverage and reduce the pain from medical debt and uncompensated care.

As the thought leader and subject matter experts that informed Advocus’ development, it is only fitting that ABC be first to deploy Advocus into its workflow. Since 2018, ABC Attorneys, Health Benefits Advocates and Counselors use Advocus to help clients resolve coverage questions and avoid medical debt and ultimately help low income, underserved, or disparity patients navigate the complex multi-payor health care system.

The high number of un- and underinsured Americans impacts the health care system, which in turn socializes uncompensated care, passing the costs onto all of us. Wisconsin can actively reduce uncompensated care by creating programs, policies, and innovations like Advocus that promote seamless comprehensive care and coverage for patients and includes strong consumer assistance and protection—something the current system desperately needs.



## Conclusion

---

Over the course of 30 years, ABC for Health remains committed to our ideals and ideas that as a Public Interest Law Firm, we apply unique skills and knowledge to help decode and detangle the regulations and red-tape related to both public and private health care coverage programs. We promote health equity when we focus our services on health disparity populations as a priority and hone our expertise largely serving the access to health *coverage* and care issues for children and youth with special health care needs. Through a uniquely client-focused lens, we cover the spectrum of health care coverage programs from myriad Medicaid features to private insurance, health plans, and charity care. We investigate aggressive medical debt collections and wrongful terminations of services or coverage. And we recommend policy change and improvement.

ABC for Health’s client-centered, ground-level view provides a unique policy reform perspective, different than other agencies that do not work one-on-one with clients. Moreover, we translate and share what we learn from our innovative, weekly case meeting approach that generates insights, perspectives, and strategies from the full ABC brain trust, with our partners and networks across Wisconsin in the form of workshops, conferences, factsheets, e-newsletters, video case tips, and more.

And we’ve weathered many a storm that strengthened our resolve and resilience. There are those in certain corporate board rooms that do not favor our approach and disruption of business models that hurt out client groups. When faced with budget or political challenges we push ahead and respond with creativity and innovation. ABC is the only nonprofit public interest law firm that we know of that created a technology subsidiary. We created My Coverage Plan, Inc. to develop health IT solutions to help connect disparity populations to health coverage. We refined our skills as educators, policy reformers, and social media communicators through our HealthWatch Wisconsin, Inc., subsidiary and we zeroed in on issues affecting rural population with our first subsidiary, ABC for Rural Health, Inc.

Throughout ABC’s history, we recognized a need to get better by learning and improving our client services-based approach. As an imperfect organization, we know that future innovations today translate to better tomorrows for our clients. Our improvements promote efficiencies that help us better serve our clients and underrepresented communities with improved health coverage program policies. The pursuit of perfection makes us all better. ABC will continue on this path, pushing forward to promote health equity for health disparity populations in Wisconsin for now and into the future.

### FIND US ONLINE:

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

Web: <https://www.safetyweb.org/>

Facebook: [www.facebook.com/ABCforHealth/](http://www.facebook.com/ABCforHealth/)

X: <https://x.com/ABCforHEALTH>

#### **My Coverage Plan, Inc.**

Web: <https://home.mycoverageplan.com/>

Facebook: [www.facebook.com/MyCoveragePlan/](http://www.facebook.com/MyCoveragePlan/)

X: <https://x.com/MyCoveragePlan>

#### **HealthWatch Wisconsin, Inc.**

Web: [www.healthwatchwisconsin.org](http://www.healthwatchwisconsin.org) YouTube: <https://www.youtube.com/c/HealthWatchWisconsin>

Facebook: <https://www.facebook.com/HealthWatchWI/> X: <https://x.com/HealthWatchWi>