



# Health Benefits Counseling Services at St. Mary's Hospital

ABC for Health, Inc.

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## Health Benefits Counseling Generates Third-Party Reimbursements

ABC for Health provides a unique model of service called Health Benefits Counseling to help un- and under-insured patients at St. Mary's Hospital link to health care coverage resources. St. Mary's has secured an average of almost \$30 reimbursement in 2012 for every \$1 paid for Health Benefits Counseling. Even expert provider staff are not likely to keep current with the ever changing benefit programs and rules. Yet, time is of the essence for patients to access complicated and nuanced programs. Pro-active Health Benefits Counseling is the way to maximize third party reimbursements for providers while serving the needs of patients.

### **The Problem: *Serving Un- and Under-Insured Populations***

In fiscal year 2011, Wisconsin hospitals provided \$1.2 billion in uncompensated health care services to their patients (either as charity care or as bad debt) according to the WHA Information Center in its 2012 report. Insufficient health insurance and the economic downturn are the driving forces behind the increased need for charity care, as even people with insurance find it tougher to pay their medical bills. Yet, new and emerging health care coverage programs can provide and even maximize existing coverage. Providers in collaboration with ABC for Health can effectively explore alternatives to maximize third party reimbursements while still fulfilling their charitable mission to needy patients.

### **The Solution: *Health Benefits Counseling***

Health Benefits Counselors are trained professionals who specialize in advocating for patients to obtain, maintain, and finance health care coverage across the private and public pay spectrum. Health Benefits Counseling includes:

- ◆ Using sophisticated health benefits screening technology to identifying appropriate coverage options for St. Mary's Patients, such as: BadgerCare Plus and Medicaid Programs; Services for non-qualified immigrants; Health Insurance Risk Sharing Plan (HIRSP); COBRA; SSI and SSDI; and Mental Health Parity.
- ◆ Applying for the most appropriate coverage program to secure past, current, or future health care coverage. The Health Benefits Counselor tracks the patient and the application to ensure coverage is obtained and the hospital bills are paid.
- ◆ Appealing eligibility and service denials from public and private health insurance.
- ◆ Talking with patient accounts and billing staff to facilitate appropriate referrals.
- ◆ Providing education and training to Physicians, Social Workers, Department Managers and other interested employees.

***"Our partnership with ABC for Health provides an exemplary model of collaboration for the direct benefit of our patients and their families."***

~Dr. Frank Byrne  
President, St. Mary's Hospital



## ABC FOR HEALTH

32 N. Bassett Street  
Madison, WI 53703

Phone: 608.261.6939  
Fax: 608.261.6938  
info@safetyweb.org  
www.safetyweb.org

### About ABC for Health

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

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

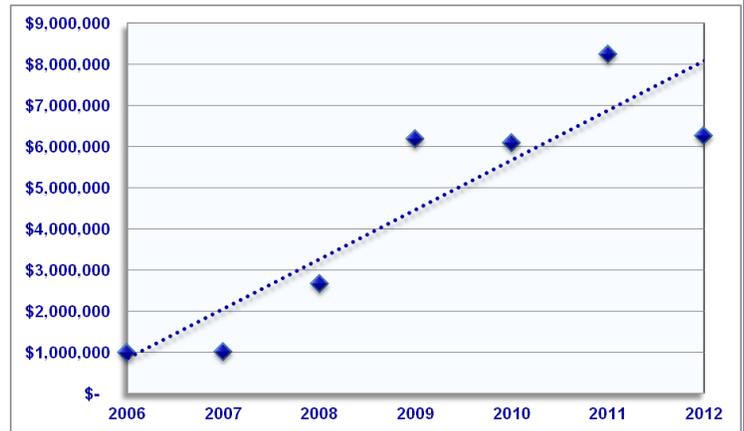
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## Securing Timely Reimbursements

Patients benefit from our novel partnership. On average, Health Benefits Counseling services identify coverage options for \$20,000 of incurred charges per patient from only our first encounter.

The whole community benefits from health care coverage resources that flow into the local economy. Moreover, helping patients access health coverage programs decreases cost shifting from uncompensated medical care, making health care more affordable for everyone. Health Benefits Counseling yields a monetary benefit for St. Mary's Hospital. Each month we monitor hospital's rate of return on its investment in Health Benefits Counseling services.

Revenue Secured for St. Mary's Hospital



In 2012, St. Mary's received an average of almost \$30 in reimbursement for every \$1 invested in Health Benefits Counseling, with total revenue secured in 2012 at \$6,263,531. Since October 2005, St. Mary's has received **\$32,004,684**.

## A Sophisticated Partnership

St. Mary's Hospital and ABC for Health provide a critical service for patients. Individuals who seek care at St. Mary's receive both appropriate care and coverage for their medical needs. ABC for Health 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 for Health 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 will use a health benefits screening database to:

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

## Focus Charity Care on Need!

Our innovative partnership ensures that charity care dollars are not used when the cost of a patient's services could be covered by other programs. ABC for Health helps patients navigate the complexities of public and private insurance to provide high-level support for the medically and financially needy, while ensuring that charity care dollars are spent wisely!

ABC for Health, Inc., 32 N. Bassett St., Madison, WI 53703  
info@safetyweb.org \* 800-585-4222 \* [www.abcforhealth.org](http://www.abcforhealth.org)