



ABC for Health, Inc
ANNUAL REPORT 2009-2010

ABOUT ABC FOR HEALTH, INC.

ABC for Health, Inc. is dedicated to linking children and families, particularly those with special health care needs, to health care benefits and services.

MISSION: Provide information, advocacy tools, legal services, and expert support needed to help Wisconsin families obtain, maintain, and finance health care coverage and services.

VISION: A nationally recognized model of health benefits counseling, legal services, and policy advocacy that promotes a universal system of health care coverage and access for all people.

www.abcforhealth.org
www.safetyweb.org

ABC

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Adam VanSpankeren, Education & Outreach Coordinator

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Michael Rust, Rural Programs Director



Message from the Director

In March, President Obama signed ground-breaking health reform legislation into law that should increase access to affordable health care for more people in this country. Despite the good news of future reforms, thousands of people still need help. ABC for Health continued to provide our cutting edge legal service, advocacy, and education to the thousands of Wisconsinites needing help with access to care and coverage concerns.

During this period of great change, ABC for Health provided direct service to over 2,000 requests for help from people and families covering the spectrum of public and private health coverage programs, for mothers, fathers, grandparents, childless adults, medical professionals and more.

We also worked to teach and train public health service providers the critical information to help even more people in Wisconsin. This year, with our partner HealthWatch Wisconsin, ABC for Health connected with over 1,100 viewers to on-demand trainings and hosted over 1,150 attendees at over 25 in-person training events! Our successful trainings included: "The Changing Landscape of Private Health Insurance in Wisconsin After Reform" and "Immigrant Health Coverage Options." In addition, we hosted the Third Annual HealthWatch Wisconsin Conference during which we debuted the "HealthWatch Wisconsin Awards" to recognize the hard work and advocacy contributions of advocates, legislators, and the media.

Sincerely,



Bobby Peterson

Value Added

As always, our case work provides the critical "ground level" view to translate family experiences into strategies for change. The ABC model of health benefits counseling with legal backup, direct legal representation and systems advocacy addresses individual concerns, resolves issues quickly, and advocates for change on a statewide basis.

We know that the voices of our clients are often unheard, and we advocate vigorously on their behalf, from information gathering stages through appeals, litigation, and policy change.

We also partner with our public health workforce colleagues, the court system, and community at large to help promote positive changes for our low income client groups. In those efforts we strive to give voice to Wisconsin low income groups on various advisory committees and thorough our internal and external media efforts.

"We know that ABC for Health will carry on in the proud tradition of social activism and promoting positive change."

As a nonprofit public interest law firm, ABC is extremely involved in State Bar leadership and legal services collaborations statewide. Our vigorous efforts on behalf of our client groups are only limited by resources and not the lack of issues to challenge or work to change.

Fiscal Management & Administration

ABC for Health continued a 3-year grant from the Wisconsin Partnership Fund for a Healthy Future to create HealthWatch Wisconsin as a statewide coalition of multiple new and existing local HealthWatch Coalitions with a goal to transform the public health system by assuring a more sufficient, competent, and coordinated public health workforce that will assist people to access health care coverage and services. Services contracts with St. Mary's Hospital continued to support services beneficial to un- and under-insured clients. Legal services were provided with the support of the Wisconsin Trust Account Foundation.

Grants Collaborations and Support

Support for Legal Services, Law Students, Law Projects:

Dane County Bar Assoc.-Pro Bono Trust Fund
 Dr. John Gordon
 Epic Systems Corp.
 State of Bar of Wisconsin-Pro Bono Initiative
 Wisconsin Law Foundation
 Wisconsin Trust Account Foundation, Inc.

Contracts/Collaborations

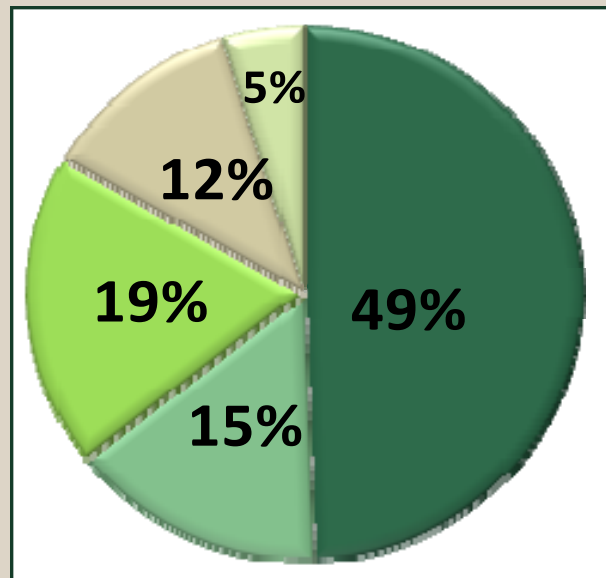
St. Mary's Hospital
 Meriter Hospital

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

Children's Health Insurance Program Reauthorization Act
 Community Shares of Wisconsin
 Medical Home Capacity-Chippewa County
 Hugh J Andersen Foundation
 Otto Bremer Foundation
 Polk County Community Health Needs Project
 Universal Services Fund
 Wisconsin Partnership Program

Funding Distributions	
Public Support	
Grants	367,286
Contributions	58,686
Revenue	
Training, Contracts and Fees	205,814
Interest Income	468
Other	5,522
Total Revenue	637,776
Functional Expenses	
Direct Health Benefits Counseling & Advocacy Services	312,395
Systems Research and Advocacy	94,486
Training and Education	119,620
Management and General	75,499
Development	29,630
Total Expenses	631,630

Expense Allocation by Function



- Direct Health Benefits Counseling
- Systems Research & Advocacy
- Training & Education
- Management & General
- Development



Direct Legal Services in Wisconsin

ABC's direct legal services are innovative, efficient, and effective in meeting the extraordinary needs of our clients-many are children with devastating health conditions. This year, ABC successfully engaged in client representation, impact litigation, attorney trainings, coalition development, networking, education, and resource publication. An all-inclusive client intake procedure and interactive client database provided for comprehensive client advocacy. ABC responded to over 2,000 requests for assistance from families and professionals throughout Wisconsin in 2000-2010.



In 2009, ABC responded to 2,030 individual requests for assistance, a 76% increase over 2008. Most clients were female (86%) married individuals (40%) in nuclear family settings (32%). Fewer than 50% of our clients were Caucasian, though 76% were English-speaking. Not surprisingly, 75% of clients indicated they had "some" to "no" health insurance, and 75% had medical debt. The average ABC client in 2009 had a household income below 100% FPL.

Client contacts to ABC reflect the declining economy, as individuals recently displaced from employment find themselves also without benefits. Client contacts reflect a dynamic health care coverage landscape federally. Individuals have new and different coverage options and rely on the expertise of ABC to navigate these options for each family member. ABC delivered Health Benefits Counseling services across Wisconsin to over 32,500 family members requesting services since 1994.

"Thank you so much for your representation. From the first call, the attorney was absolutely wonderful, kind and caring." ~D.D.

Wisconsin Trust Account Foundation

The Wisconsin Trust Account Fund (WisTAF)-funded *Legal Assistance in Healthcare Financing* project supports our efforts to provide direct legal representation, legal advice and counsel to families facing denials of health care coverage and services. ABC for Health is often the only source of legal assistance available for families encountering obstacles as they seek necessary health care services and coverage, or attempt to exercise their legal rights within the health care system. ABC was more efficient with WisTAF funding, spending an average of \$31.50 per request for assistance in 2009. (In contrast, ABC averaged \$97.40 per request for assistance in 2008.) A review of client satisfaction reports, generated from client evaluations, indicated 100% satisfaction and proved no loss of effectiveness in becoming more efficient.

Legal Services
WisTAF funding is available to provide direct legal services to families at or below 125% of the Federal Poverty Level (FPL) free of charge.



Direct Legal Service in Wisconsin

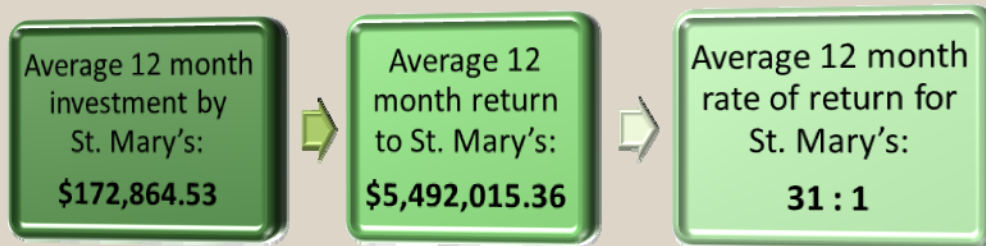
Patient Services-St. Mary's Hospital

St. Mary's Hospital in Madison has a long record of success in partnering with ABC for Health, Inc. Through a model of patient-centered health benefits counseling, ABC for Health meets with various patients who are low-income, uninsured, under-insured, Spanish-speaking, or non-qualified immigrants, to identify care and coverage options. These traditionally underserved populations can more easily access care and coverage thanks to this nationally recognized health benefits counseling partnership.



In this fiscal year, St. Mary's saw a return of almost \$5.5 million from third party payors. ABC determined the economic benefit to our St. Mary's clients averaged over

\$2,000 per client from Medicaid, Medicare, Social Security, or private insurance-third-party reimbursements. This example from data available to us at the hospital shows the potential for considerable savings to patients statewide. For the hospitals, the successful resolution of these cases means payment for the services provided, and the client is relieved of the obligation to pay "out of pocket" expenses for medical services.



Patient Services-Meriter Health Systems

ABC successfully negotiated a new contract to provide direct patient services at Meriter Hospital in Madison. This collaboration, focusing on health benefits counseling for Meriter's uninsured/underinsured low-income patients while completing trainings for staff, is scheduled to begin in fiscal year 2010-2011.

ABC will continue developing sustainable health benefits counseling projects with local hospitals, modeled after our successful collaboration with St. Mary's Hospital and Meriter Health Systems in Madison. These innovative and robust service model for providers efficiently and effectively guides families through the complexity of programs and the multitude of barriers to health care coverage and health care services.

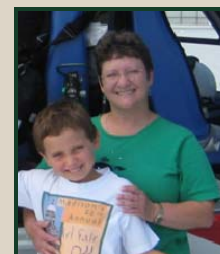
ABC met "Kristy" and her husband at St. Mary's Hospital shortly after the young couple found out they were expecting their first baby. Kristy had comprehensive health insurance, but as her due date approached, the family became uninsured. An ultrasound revealed the baby would have special health care needs. Within 48 hours of being born, the baby was admitted to three hospitals due to the serious nature of his condition. ABC's staff attorney successfully challenged the multiple insurance denials that followed. ABC's interventions saved the family a total of \$480,000.00.

ABC

Direct Legal Service in Wisconsin

A Mother Gets Her Day in Court

Wednesday, August 11, 2010, a mother calmly sat on the witness stand in Federal District Court and told her story of frustration and medical necessity to Judge Barbara Crabb. Sharon Mondry, a mother of a ten-year old boy and former employee of American Family Insurance, once again took on the powerful insurance industry in a seven-year odyssey over a denied claim. Ms. Mondry and Zev, her young son with Autism, and her attorneys at ABC for Health brought legal action after Zev's speech therapy was denied coverage.



Ms. Mondry and Zev

A Mother's Victory

Judge Barbara Crabb entered "summary judgment" in favor of Ms. Mondry, finding she was, as the Seventh Circuit Court of Appeals had directed, "entitled to summary judgment, finding American Family failed in its statutory obligation to produce plan documents...and therefore is liable for statutory penalties." The court also concluded American Family violated its fiduciary obligation to Ms. Mondry.

"Without the help of ABC, I could never have maintained the emotional strength to fight the insurance companies to cover my son's speech therapy."
~ Ms. Mondry

The Case History

The case was previously argued in front of the 7th Circuit Court of Appeals, where American Family was held responsible for failures to provide the plan documents used to deny Zev's speech therapy. Judge Rovner, drafting the opinion of the Court, wrote "American Family had an obligation to obtain those documents... To hold otherwise would, in our view, allow a claims administrator to 'hide the ball' from the participant, depriving her of access to the very documents that the claims administrator is saying are dispositive of her claim." American Family, after Ms. Mondry's success at the 7th Circuit, unsuccessfully attempted an appeal to the US Supreme Court. The case was remanded back to the Federal District Court for the Western Region to determine the damages stemming from American Family's delays in providing Ms. Mondry the information she needed to properly appeal the benefits denial.

"Ms. Mondry's strength through this entire process--of over seven years--and the clarity the Courts are giving to self-funded insurance plans provides hope for consumers everywhere."
~Attorney Bobby

The Odyssey Continues

While the US District Court ruled in favor of Ms. Mondry, the damages awarded were considered unreasonably low to Ms. Mondry's attorneys at ABC for Health. An appeal to determine an appropriate award amount is currently pending in front of the 7th Circuit Court of Appeals.

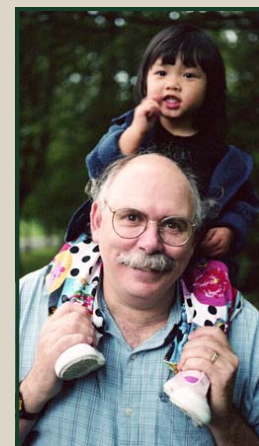
ABC for Health Projects

Children's Health Insurance Program Reauthorization Act Project

This project, funded by the Children's Health Insurance Program Reauthorization Act (CHIPRA), aims to increase the number of children enrolled in health care coverage programs. ABC for Health will improve the scope and effectiveness of HealthWatch Coalitions across Wisconsin. Efficient, coordinated advocacy and enrollment in public safety-net programs begins with competent, up-to-date public health professionals working directly with families. HealthWatch Wisconsin will promote the CHIPRA project through an existing network of community-based coalitions in nine counties, connect health care workers across the state, and facilitate the development of local strategies to reduce barriers to enrollment.

Connect WI: LifeLine and Link-Up Services

Connect WI is an outreach project of ABC for Health and HealthWatch Wisconsin to inform Wisconsin residents about the federal LifeLine and Link-Up programs, which provide affordable telephone service for low-income residents. Through daily communications with clients, and through the HealthWatch Update, ABC for Health is reaching a rapidly expanding population of Wisconsin residents eligible for Lifeline and Link-up services.



Monitoring Blue Cross Blue Shield Conversion Funds

Over a decade ago, Blue Cross Blue Shield of Wisconsin converted from a nonprofit health insurance provider to a for-profit business. As part of the conversion, Insurance Commissioner Connie O'Connell required that Blue Cross Blue Shield pay back to the public the more than \$600 million in community benefits as a result of its tax-exempt status since the 1930's. The Commissioner directed the \$600 million of public money to Wisconsin's two medical schools, and she ordered the schools to use the funds to "promote public health initiatives that will generally benefit the Wisconsin population." ABC for Health monitors the schools' use of the Blue Cross Blue Shield conversion funds and advocates for increased funds for the public health community and the people of Wisconsin.

The Changing Landscape of Health Insurance after Reform

ABC for Health, with support from the Wisconsin Law Foundation and in partnership with HealthWatch Wisconsin, produced a workshop and guidebook on private insurance and national health reform. The workshop and the guidebook are for legal and health care professionals, consumer advocates, and health care consumers. The materials provide practical tips and explanations to help Wisconsin families enroll in health insurance and challenge inappropriate health coverage denials.

"ABC took care of my insurance issue AND my family during an incredibly difficult time....We need more people who specialize in the impossible!"

~R. O., Chippewa Falls

ABC

HealthWatch Wisconsin

A powerful, member-driven, collaborative public health movement continues to grow in Wisconsin. HealthWatch Wisconsin (HWW), currently a project of ABC for Health and designed to emerge as a member-driven subsidiary organization, promotes improved access to health care coverage and services. HealthWatch has 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.



In this past year alone, HealthWatch connected with over 1,100 viewers through on-demand trainings. Combine that with over 1,150 attendees at over 25 in-person training events and HealthWatch reached over 2,200 individuals with information, resources and education in an era of health reform! HealthWatch hosted another successful annual conference, presenting the inaugural HealthWatch awards.

Already in 2010, ABC has nurtured a statewide network of local community coalitions and HealthWatch coalition members. In addition to maintaining a dynamic website for both ABC and HealthWatch, ABC disseminates a twice-monthly HealthWatch e-newsletter to over 1,000, with legal information and advocacy practice tips, and conducts regular advocacy training on health coverage issues. As a membership organization, HealthWatch works on important health care public policy issues to focus and amplify statewide efforts and strategies to connect people to health care and coverage.



Bobby Peterson with HealthWatch "Legislators of the Year" Rep. Seidel & Sen. Miller

On-Demand Training Portal

HealthWatch Wisconsin debuted its highly anticipated On-Demand Training Portal with a training on BadgerCare Plus plans in Wisconsin. This unique training web site has been in development as the staff of HealthWatch Wisconsin have worked with software experts to create a user-friendly, enjoyable learning environment. Individuals can access the training web site, enter a user name and password, and select a video from a large training library on topics such as "An Introduction to BadgerCare Plus," "Katie Beckett Medicaid," or "Navigating a Fair Hearing." Topics cover the spectrum of public and private insurance programs and are created at many levels of difficulty.



Brynne & Bobby present a web cast training



New Paths to Consumer Assistance

Family Health Benefits Bill

In May 2010, health care reform became the law of the land. ABC for Health wanted to help people connect to new and emerging public and private health insurance programs. In preparation for a changing health care landscape, ABC for Health partnered with the Department of Health Services and the Office of The Commissioner of Insurance as well as lead sponsors Representative Donna Seidel and Senator Miller to develop the "Family Health Benefits Bill" (AB 878/ SB 633) to support a statewide network of Health Benefits Counselors in Wisconsin.

"The new health reform changes will be confusing and we must prioritize actions that help people obtain and maintain health care coverage." -Bobby Peterson

After success in the Assembly, the Bill was defeated on April 22 by a procedural motion. Sen. Fitzgerald (R-Juneau) objected to the Bill being read for a third time, killing the bill with his objection. "The bill, unfortunately, was politicized," said Peterson in a statement reacting to the close of the Wisconsin Legislative Session. "Connecting families to health coverage should not be a partisan issue – it's about helping Wisconsin families get the health care coverage they need and deserve. We're going to work even harder to educate folks, to work with HealthWatch Wisconsin, to make sure that people understand coverage options and legal rights to challenge denials."

Consumer Assistance in Wisconsin

In July 2010, Wisconsin's Commissioner of Insurance Sean Dilweg sought ABC for Health to partner on a federally supported "Consumer Assistance Project," where ABC for Health would educate and advocates for consumers of health insurance. ABC would help consumers enroll in health coverage programs and educates them about their rights and responsibilities under different insurance options. ABC would also advocate on behalf of consumers at various stages of internal grievance proceedings in state and federally regulated private insurance disputes, in Medicaid fair-hearings, and in state and federal court, and helps consumers conduct appeals and grievances. A Department of Health and Human Services, Office of Consumer Information and Insurance Oversight Affordable Care Act (ACA) – Consumer Assistance Program Grant application was completed by the end of the fiscal year.



Follow our Consumer Assistance Project Online:

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

ABC

ABC for Rural Health, Inc.

Benefits Counseling on behalf of individuals and families has been the core activity for ABC for Rural Health since its inception. During 2010, ABC for Rural Health has provided direct and indirect assistance to local network partners on behalf of over 400 individuals and families. ABC for Rural Health participated in statewide case review, training, back-up and case consultation while managing a state-wide caseload with ABC with the support of funding from the Wisconsin Trust Account Foundation, from the federal Children's Health Insurance Plan Reauthorization, and the Affordable Care Act. ABC for Rural Health's benefits counseling activities during this past year responded to several dramatic health care access issues:

UnitedHealth Care

ABC for Rural Health worked to protect the health care access rights of over 400 Polk County individuals and families enrolled in the BadgerCare Plus, Medicaid, and SSI programs during 2009 and 2010. While that effort resulted in a 100% success rate, numerous complaints and problems still surface regularly from this population. Inappropriate auto-enrollments and lack of access to specialists and other providers are the most common continuing complaints and ABC will continue to monitor these situations and work together with the Polk County Health Benefits Counselor to respond to individual cases while also tracking the overall impact of this managed care system on the families of the county.



HealthCheck "Other Services"

ABC for Rural Health will continue to work as the statewide leader to expand access to health care services through a dramatically underused federal program – Early, Period, Screening, Diagnosis and Treatment (EPSDT federally, but known as HealthCheck in Wisconsin). For the past three years, ABC for Rural Health has lead the way to use "Other Services" for children under age 21 to gain access to specialty care services that are medically necessary. ABC for Rural Health has particularly championed cases to secure mental health treatment benefits for children and has already provided training in this approach to several hundred health care workers & advocates.

In 2010, ABC for Rural health embarked on yet another HealthCheck-related campaign to secure annual access to a licensed dentist for the nearly 75% of Wisconsin's BadgerCare enrolled children who currently do not see a dentist. Sadly, Wisconsin ranks among the bottom of states for getting children to the dentist annually. In Western Wisconsin, while most Medicaid services are delivered through managed care organizations, no HMOs include dental services, so families are on their own to obtain services. Locally, by this course of action, ABC has undertaken the initial steps to assure that the nearly 2900 children under 18 (out of 3768) in Polk County who do not receive an annual dental visit can gain access to regular dental care.



Access to Mental Health and Substance Abuse Treatment Services in Polk County

Most Americans who are in need of mental health or substance abuse treatment do not receive treatment. ABC for Rural Health now leads a coalition of health care stakeholders to audit this phenomenon among local families and providers, to introduce advocacy to secure benefits where indicated, and to propose changes in health care providers' clinical activities to increase access to care inappropriately denied. The Polk County Behavioral Health Access Audit will reduce disparities in access to behavioral health treatment by developing and piloting a benefits review and advocacy effort at the clinical intake level to assure that individuals receive maximum available benefits under their health care coverage plans.



My Coverage Plan

In 2010, ABC for Rural Health continued development of its consumer and public health-oriented self-assessment instrument and resource guide. Through a contract with My Coverage Plan (MCP), a private, for-profit business, ABC for Rural Health has had significant involvement in developing the algorithms that will power the MCP decision-platforms and in reviewing, analyzing and responding to a series of decisions from the United States Patent Office. The Polk County free clinic collaborative has decided to use ABC for Rural Health, the Polk County Health Department's Benefits Counselor, and MCP as a centralized intake system for the development of a free clinic operation.

A family contacted ABC after the mom and dad both lost their jobs and with it their health insurance. Their son, struggling with mental health issues, was starting to rapidly decline. Even with the federal COBRA subsidy, the premiums for their family were unaffordable. ABC screened each family member for appropriate health coverage and then successfully challenged a denial from the Wisconsin Katie Beckett Medicaid program for their son. A letter to ABC thanked the attorney for "being our guardian angel when we needed one most."

HealthWatch Coalitions

From the introduction of the Polk County HealthWatch Coalition in 2002, there are now HW Coalitions in 8 of the Western Region counties, by far the most in any region of the state. (Barron, Chippewa, Dunn, Eau Claire, La Crosse, Pierce, Polk, and St. Croix) ABC for Rural Health has been involved in the development of the newest regional coalitions in St. Croix County and in Pierce County. ABC for Rural Health and ABC for Health have partnered on BadgerCare Plus educational workshops and speaking engagements that have brought outreach, training and advocacy resources to hundreds of families throughout northwest Wisconsin.



ABC

My Coverage Plan Secures NIH Grant!

New Health Coverage Plan Technology Approved

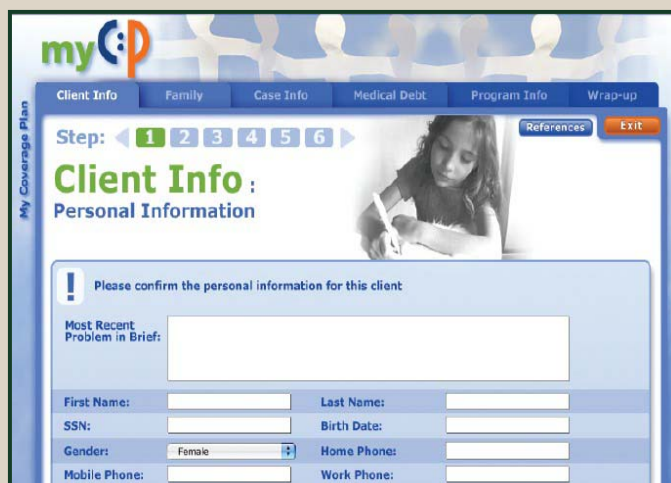
My Coverage Plan, Inc., a Madison-based for profit subsidiary of ABC for Health Inc., received a major new grant for up to four years and \$1.2 million from the National Institutes of Health's Small Business Innovation Research (SBIR) Program to support and accelerate the development of new health coverage information technology (pat. pend.).



The new company will create a web-based software solution to the vexing problem of correctly identifying and maximizing myriad public and private health care coverage options for both health consumers and providers. My Coverage Plan's partnership with ABC for Health combines years of experience, expertise, and energy related to correctly identifying health care coverage strategies for patients.

Despite the passage of Health Reform, our systems continue with a complex interplay of public and private health care coverage options. Proactive benefits coordination is just one of the proven strategies to reduce avoidable health disparities related to a lack of coverage or adequate insurance. In the process, My Coverage Plan technology will promote increased access to healthcare while reducing levels of uncompensated care for health care providers.

My Coverage Plan began as a "garage built" database used to conduct client interviews and identify coverage options for families. ABC for Health tested this model at St. Mary's Hospital, Madison, WI – now the outpost partner for the NIH Grant – and discovered that the hospital saved between \$27-\$30 for every \$1 spent on pro-active health benefits counseling services for patients. Now, My Coverage Plan aims to take that model and streamline it for commercial use to reduce avoidable health disparities in Wisconsin and perhaps the nation.



Partial screenshot of proposal prototype, My Coverage Plan's patient information gathering stage.

Visit My Coverage Plan Online:
www.mycoverageplan.com

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