

**ADVOCACY AND BENEFITS COUNSELING
FOR HEALTH, INCORPORATED
2008-2009**

ABC



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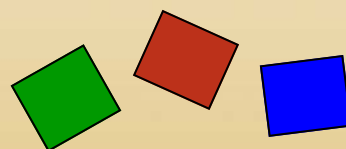
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ABC for Health, Inc. is dedicated to linking children and families, particularly those with special health care needs, to health care benefits and services.

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 for Health, Inc.
 32 N. Bassett St.
 Madison, WI 53703
 (608) 261-6939

ABC for Rural Health, Inc.
 100 Polk County Plaza, Suite 180
 Balsam Lake, WI 54810
 (715) 485-8525



Message from the Director

From the Desk of Bobby Peterson:

“The past 15 years have exemplified growth and change for ABC for Health. Together, we achieved something many people thought we couldn’t do—create an independent public interest law firm dedicated to access to health coverage and care. But we did it!! We can all be proud of our many

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

accomplishments achieved through partnerships, sweat, and much hard work.

From a long and storied career at 152 W. Johnson, the birthplace of our organization, we purchased and moved to a new building – the venerable Mifflin Street Co-op on August 1, 2007. We thank all those who participated in our efforts to rehab the old Co-op and help us create a public interest law firm for the 21st century.

With our partners, like HealthWatch Wisconsin, we turn our attention to duties that will help transform the health care system. Together, with our local coalitions and dedicated staff, students, and board members, our efforts have paid off with significant change and reform right around the corner. Yet, we must continue to persevere to see the day when all people in Wisconsin will have access to appropriate, affordable and comprehensive health care coverage. ABC for Health will be there, and I assure you that the individual advocacy and educational outreach will also be there to make sure families and individuals are connected to the care they need and deserve.

We look forward to our future and all the *great accomplishments ahead* for ABC for Health and HealthWatch Wisconsin.”

Sincerely,

Bobby Peterson



ABC for Health Executive Director, Bobby Peterson at a Madison health care rally

Board of Directors & Staff

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Jeremy Foltz, PhD

Members at Large

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Jeanan Yasiri

Staff Representative

Ron Reinart



ANNUAL REPORT

ABC for Health Staff

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Brynne McBride, JD, Assistant Agency Director

Ronald Reinart, Administrative Director

Client Services

Erin McBride, Staff Attorney

Kenton Zink, Bi-Lingual Health Benefits Advocate

Nora Foshager, Education & Outreach Coordinator

Kristin Hoffschmidt, Bi-Lingual Health Benefits Advocate

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Bobby Peterson, JD

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Treasurer

Jeremy Foltz, PhD

Member at Large

Mike Rust, Rural Programs Director

ABC for Rural Health Staff

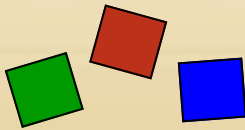
Michael Rust, Rural Programs Director



Fiscal Management & Administration

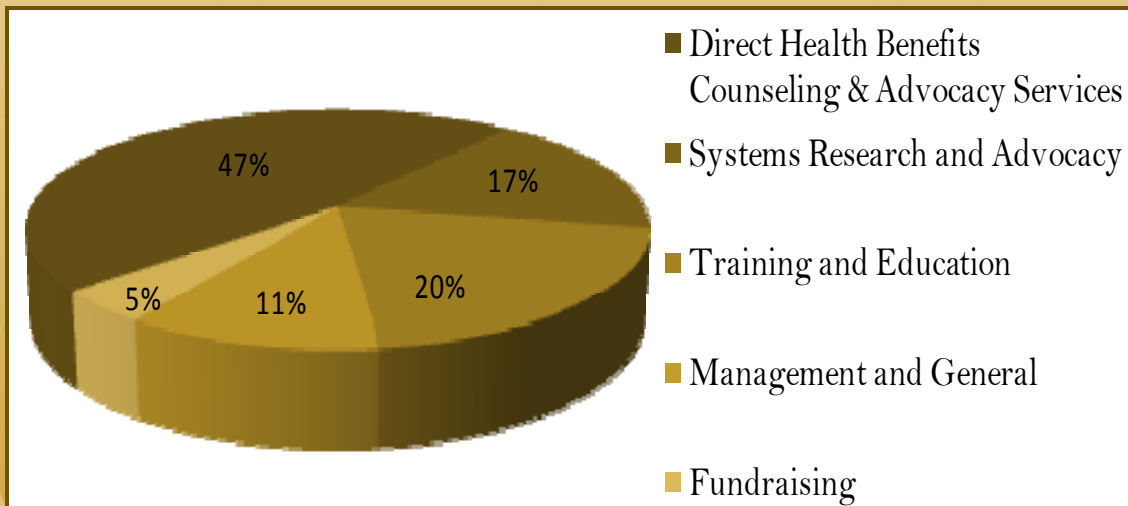
ABC for Health continued a 3-year grant from the Wisconsin Partnership Fund for a Healthy Future to create HealthWatch Wisconsin as a statewide coalition of multiple new and existing local HealthWatch Coalitions with a goal to transform the public health system by assuring a more sufficient, competent, 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.



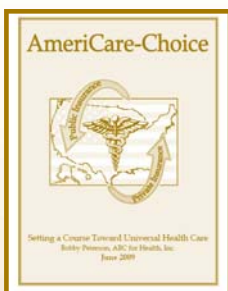
<i>Funding Distributions</i>	
Public Support	
Grants (restricted)	342,547.00
Contributions (unrestricted)	35,914.00
Revenue	
Training contracts and fees	227,813.00
Interest income	263.00
Other	7,517.00
Total Revenue	614,054.00
Functional Expenses	
Direct HBC advocacy services	300,980.00
Systems research and advocacy	107,315.00
Training and education	130,299.00
Management and general	72,483.00
Development	28,083.00
Total Expenses	639,160.00

2008-2009 Expense Allocation by Function



Politically Active

AmeriCare-Choice Plan Unveiled



On June 10, 2009, Bobby Peterson unveiled the AmeriCare-Choice Plan, a reform proposal that provides a path to universal health care coverage for all Americans. The AmeriCare-Choice Plan proposes a public-private partnership that builds on the current Medicaid system to increase the size of risk pools, increase purchasing power and cut health care costs.

“The health care system, like our economy, is in crisis,” said Peterson. “AmeriCare-Choice will cover all Americans and provide them with high-quality care, continued choice, and strong consumer protections. We can move forward on the path to universal coverage in three years.” The program include features like:

- **Advocacy services through Health Benefits Counselors**
- **Health care coordination through Health Care Navigators**
- **Local monitoring and community-based feedback through HealthWatch coalitions, an emerging network of health professionals organized by ABC for Health.**

A hallmark of AmeriCare-Choice is the strong individual and community advocacy designed to protect the rights of plan participants. Due process rights available under Medicaid would be enshrined in the plan. “We need a program that forges a partnership between public strength and protection, and private sector innovations and choice. We need to give AmeriCare-Choice a try.”

Read the Proposal & Watch the Press Conference: www.safetyweb.org

The Pathway Plan: A New Day in Wisconsin: Setting a Course Toward Universal Health Care

In early 2009, Bobby Peterson unveiled a health care reform proposal unique to the people and conditions of Wisconsin. Calling his plan a reasonable “pathway,” Peterson carved an efficient route to universal health coverage for a state already rich in established private-public partnerships. The plan will create large pools of people to effectively spread risk and increase negotiating leverage through group purchasing power. ABC for Health and Peterson’s Pathway Plan emerged from the real-world experience of direct client service, and is premised on six basic principles:



- Spreading risk,
- Promoting a private-public partnership,
- Incorporating BadgerCare Plus Standard Plan cover benefits,
- Providing outreach services,
- Promoting prevention-care, and
- Integrating electronic coverage records with electronic medical record technology.

A unique aspect is the essential components of Health Benefits Counselors and Health Care Navigators who ensure obtain coverage, understand their benefits and have access to the necessary medical care they need.

“The Pathway Plan provides for a simple yet comprehensive health care coverage program for all people in Wisconsin.” -Bobby Peterson

Activities on the National Scene

Strategies for Children and Youth With Special Health Care Needs

ABC for Health Director Bobby Peterson and our client Sharon Mondry traveled to Boston and the Catalyst Center at Boston University in April of 2009, to share ideas and help other state Title V programs learn the strategies and tactics used in Wisconsin to help families with children and youth with special health care needs (CYSHCN) secure needed health care coverage and services. In addition to assisting Catalyst Center staff with the planning for the meeting, Bobby and the ABC for Health staff developed a new *State Readiness Tool*. This tool serves as a self-assessment for Title V programs to guide CYSHCN leadership in expanding their capacity to provide health benefits counseling in their state. The State Readiness Tool outlined a methodology for conducting an environmental scan and mapping community assets related to health care coverage and services for CYSHCN.

ABC for health also explained tools to measure Title V capacity and competency to help families across the domains of public and private health coverage programs as well as health benefits counseling skills. The tool included a basic self-assessment questionnaire to assist states to identify their current level of knowledge and engagement in health care financing resource information and skills

Using existing ABC for Health assessment tools, Bobby developed a set of service delivery specifications that detail skills, competencies and capacity needed to deliver three defined levels of Health Benefits Counseling Services:

Level 1: Basic: Information and Referral

Level 2- Health Care Navigating: Intermediate Information & Referral

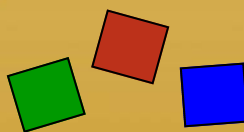
Level 3- Medical-Legal Advocacy

ABC for Health was delighted at the chance to share valuable insights with so many interested state Title V Partners. We also learned a great deal during the event. Thanks to our hosts The Catalyst Center and to the MCHB Division for CYSHCN for supporting the event!

Sharon sought help from ABC for Health, Inc. Legal services were critical for Sharon to help advocate against an insurance claims denial for her son Zev's speech therapy. She took her insurance provider, American Family Mutual Insurance to court and won a legal victory for many families. In the lawsuit, eventually appealed to the U.S. Supreme Court, ABC for Health's Bobby Peterson argued that "American Family broke the law when it refused to show Sharon the documents used to deny coverage of Zev's speech therapy." Sharon's battle will continue into 2010 and beyond, as the Federal District Court determines the statutory penalty amount American Family owes Sharon and Zev. To read more on Sharon's story, visit us online: www.safetyweb.org.



Zev & Sharon Mondry



Grants & Contributions

Support for Legal Services, Law Students, Law Projects:

Dane County Bar Association-Pro Bono Trust Fund
Dr. John Gordon, Children's Hospital of Wisconsin/
Medical College of Wisconsin
Epic Systems Corp.
State Bar of Wisconsin-Public Law Section
State of Bar of Wisconsin-Pro Bono Initiative
Wisconsin Law Foundation
Wisconsin Trust Account Foundation, Inc. *Support for
legal services delivery*

Contracts/Collaborations

St. Mary's Hospital
Mercy Health System

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

Board of Regents of the UW System
Chippewa County Department of Public Health
Community Shares of Wisconsin
Covering Kids and Families
Support from Robert Wood Johnson
Helen Bader Foundation
Medical Home-Chippewa
Hugh J Andersen Foundation
Otto Bremer Foundation
Polk County
St Croix Health Initiative-Hudson Hospital
Wisconsin Partnership Program *Support for HealthWatch
Wisconsin*

Support for Technology and Equipment:

Public Service Commission-Universal Services Fund

15th Anniversary Donors:

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Group Health Cooperative
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Community Justice, Inc.
Abri Health Plan
Anonymous
Becker Law Office
Wegner CPAs
Meriter Health Services
Children's Hospital of WI-SE Regional Center
Wisconsin Democracy Campaign

Students & Volunteers

ABC for Health Interns, Volunteers, & Work Study Students

Elizabeth Behnke
Maggie Boomgaarden
Tiffini Diage
Shelly Flanders
Mariela Gonzalez
Rachel Haberman
Emma Hanke
Jordan Hinahara
Michael Holloway
Marysa Larowe

Sara Meador
Aaron Olsen
Melissa Portugues
Kate Ramsey
Andrew Reiland
Devon Rembert-Carroll
Grace Roessler
Sarah Schofield
Aaron Seligam
Faran Shaker

Nhu Tran
Paula Tran
Zoua Vang
Adam VanSpankeren
Nora Wilson
Vue Yang
Jenny Zimmermann



ABC for Health Staff show off festive Halloween costumes!



ABC for Health holiday party!

Direct Legal Services

ABC for Health's Client Services

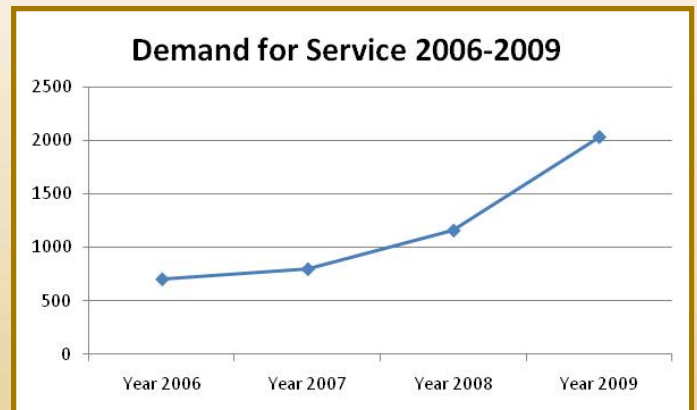
ABC for Health serves the direct legal service needs of Wisconsin children and parents. Many families encounter legal obstacles as they seek necessary health care services and coverage. ABC's direct legal services are innovative, efficient, and effective in meeting the extraordinary needs of our clients—many 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's unique and unduplicated legal services span the spectrum of public and private health insurance. This past year, ABC's continued to pursue major impact litigation. After prevailing in a significant Seventh Circuit Court of Appeals ruling on the release of health plan documents in an ERISA action, ABC successfully challenged a petition for a writ of certiorari to the US Supreme Court on behalf of our client, Ms. Mondry in the matter ***Mondry v. American Family Mutual Insurance Company***. The case is back in Western District Court for a trial on issues related to breach of fiduciary duty and penalties due Ms. Mondry.

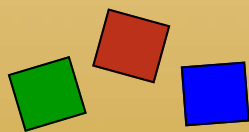
Increased Demand for Services

To date, ABC has served the health care coverage needs of over 32,000 household members. From across Wisconsin, client requests for legal assistance, advocacy, and assistance with public and private health care coverage programs **increased dramatically**. ABC responded to over 2,000 requests for assistance from families and professionals throughout the State of Wisconsin in 2008-2009.



Factors contributing to the increased demand for services include:

- Expansion of Wisconsin's Medicaid programs to include coverage for childless adults;
- The unintended impacts of new benefits programs on our most vulnerable residents: the disabled, children, & low-income working families;
- The economic downturn of 2008/2009 meant more individuals were losing their jobs and their family's health coverage;
- Referrals from other legal service organizations;
- Contract with multiple health care providers;
- Federal stimulus bills and COBRA subsidies offered new funding streams for coverage;
- ABC's visibility in the media;
- Expansion of HealthWatch Wisconsin Coalitions;
- Coordination with the WI Office of the Commissioner of Insurance and Department of Health Services through our HealthWatch Wisconsin networks;
- ABC's foray into cyberspace with our live and on-demand Webcast trainings.



ABC

Direct Legal Services

The Changing Landscape of Public Benefits

From across Wisconsin, client requests for legal assistance, advocacy, and assistance with public and private health care coverage programs increased dramatically in 2008 and into 2009. The accelerating demand for client services statewide were due, in part, to the February 2008 implementation BadgerCare Plus (BC+), WI's new Medicaid program. BC+ offers access to insurance for all children, pregnant women, and low-income families.



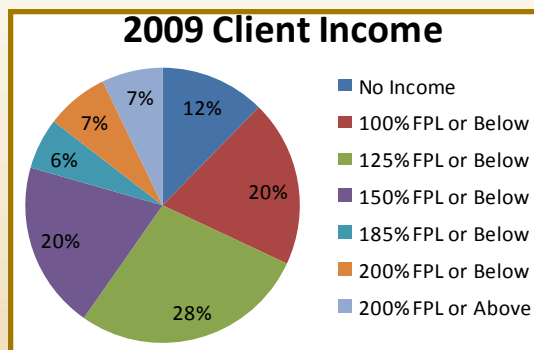
Changes in federal law also impacted access and affordability of care for many Wisconsinites. The health care funding in the recent Economic Stimulus package included a federal subsidy for those electing COBRA, continuation coverage for those who had lost work-provided coverage. Individuals who were terminated involuntarily and elected continuation coverage became eligible for a 65% discount on their monthly COBRA premiums. Also, changes in the federal State Children's Health Insurance Program legislation resulted in a spike in enrollment from a new population of Medicaid-eligible individuals, namely, lawfully present immigrant children and pregnant women.

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.

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

WisTAF Funded Legal Assistance

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 is often the only source of legal assistance to families encountering barriers and red tape when accessing the health care system or attempting to exercise their legal rights. Our ability to provide legal representation and expert legal advice gives ABC credibility to clients and the professionals who refer clients to us.

ABC has been efficient with WisTAF funding, spending an average of \$97.40 per request for assistance in 2008. (In contrast, ABC averaged \$129.56 per request for assistance in 2007.)

A review of client satisfaction reports, generated from client evaluations, indicated 100% satisfaction and proved no loss of effectiveness in becoming more efficient.

Attorney Involvement

Attorney review and involvement in all aspects of client services work is an important feature of legal services at ABC for Health. An attorney reviews all requests for assistance and reviews the plan developed to ensure that the family secures the maximum available health coverage and identify potential legal issues. Direct legal services, advocacy and litigation have had positive results for our clients.

Direct Legal Services

Impact Litigation

ABC witnessed sweeping success in an ongoing federal appeal in which it represents the mother of a special needs child in an ERISA health insurance lawsuit, *Mondry v. American Family Insurance*. Ms. Mondry originally brought suit against American Family Insurance for violating federal laws when they denied health benefits for her son, Zevee, diagnosed with Autism. After a favorable opinion from the US Court of Appeals for the 7th Circuit in early 2008, ABC then succeeded in defeating a petition for *writ of certiorari* to the United States Supreme Court.

ABC attorneys and law students argued in their brief to the United States Supreme Court that Ms. Mondry's case was an excellent example of why families demand a transparent process when it comes to challenging unfair claims denials. In addition to helping Ms. Mondry and her son exercise their rights under the law, ABC's litigation made an indelible mark on federal ERISA case law for countless families. In finding for ABC's client, the courts recognized the duties insurance companies owe to their plan participants and enforced the rights of those wronged by the system. The Mondry decision will lead to tremendous increases in fairness, accountability, and access in health care coverage for individuals nationwide.



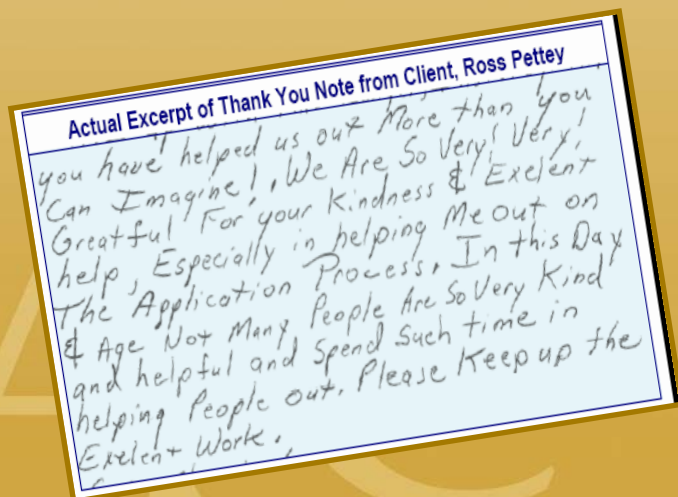
From Success Stories....

In addition to the positive changes and needs-focused projects in 2008-2009, ABC successfully engaged in client representation, impact litigation, and attorney trainings. In addition, the firm also focused on coalition development, networking, education, and resource publications. In one case, what started as a simple question resulted in a court battle to enforce the child's constitutional due process rights.

In the matter of *Reid Warden v. Department of Health Services*, ABC for Health's attorney proved the State of Wisconsin was baseless in its denial of Reid Warden's request to have Medicaid cover the cost of his medically necessary bed. In addition to the successful court action, Reid and his older brother (also with a disabling condition) received an outpouring of support after the Wisconsin State Journal ran a piece on the family's struggle against the State. Both Reid and his brother are now owners of safer beds donated by a bed manufacturer and a charitable Wisconsin resident. This case stood for the reality that families, even those with comprehensive health care coverage, may need legal support to navigate the bureaucratic labyrinth of public benefits law so they may protect their loved ones.

....To Speedy Recoveries

ABC was contacted by a couple who had hit tough times. The husband was hurt and couldn't work, and the wife had recently lost the job she had held for over 25 years. Both were experiencing significant health issues. It had been years since either had health insurance. ABC met with the couple, assessed disability and medical needs, and assisted the couple in navigating the new BadgerCare Plus Core Plan application process. Lengthy delays and inappropriate denials would have caused this couple to give up on the process, but ABC took that burden from the family and cut through the legal red tape. In the end, the couple received the benefits and care they were due, received appropriate reimbursements for their medical expenses, regulated their daily medications, and got back on their feet. ABC helped the husband get into a workforce training program and the wife now has a job with insurance. Due to such a positive turn of events, she was able to relinquish her Core Plan, giving a spot to one of the 30,000 individuals then on the program's waiting list.



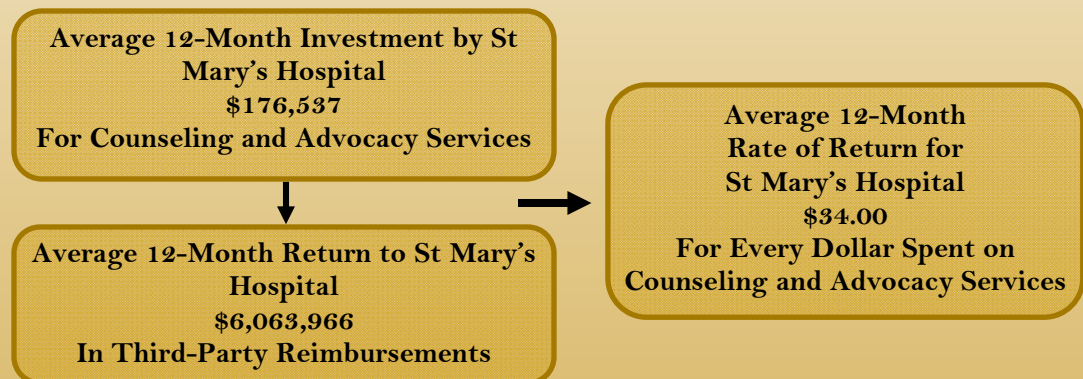
St. Mary's Hospital - Collaboration

Direct Patient Services

Legal services provided by ABC and funded in part by WisTAF continue to stimulate a significant impact on the local and state economy. ABC uses its own statistics to document the savings to both the patient and the provider generated from our in-person, on-site health care benefits counseling services. The statistical analysis of our services at St. Mary's Hospital, where patient financial data is available, demonstrated an average return from third party payors (private insurance, Medicaid, Medicare, etc.) of \$35 to the hospital for every dollar expended in providing benefits counseling services. In fact, these services translate to over \$6,000,000 in third-party reimbursements for St. Mary's hospital in FY 2008-2009. The success of ABC's partnership with St. Mary's generated inquiries by other health care providers. These contractual relationships not only benefit the patients and families statewide, but generate significant financial returns to WI hospitals and clinics.

Added Value

The whole community benefits from health care coverage resources that flow into the local and state economies. At the same time, the negative impact of cost shifting is reduced, making health care more affordable for all. Insufficient health insurance and the economic downturn are the driving forces behind the increased need for charity care as even people with insurance are finding it tougher to pay their bills. Yet, new and emerging health care coverage programs can provide and even maximize existing coverage. St Mary's, in collaboration with ABC for Health, effectively explores alternatives to maximize third party reimbursements while still fulfilling its charitable mission to needy patients.



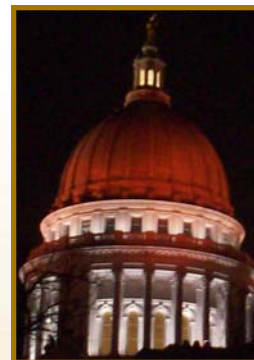
Community Involvement

ABC staff, on behalf of the Public Interest Law Section, assisted in the coordination and teaching at the "Medicaid Madness" Continuing Legal Education workshop for Public Interest and Pro Bono attorneys bringing together representatives from the private bar, Public sector attorneys, and non-profit legal services statewide. ABC presented workshops on BadgerCare Plus enrollment: due process and appeal rights and responsibilities. ABC for Health received Wisconsin Law Foundation Support to print and distribute a Private Health Insurance guidebook to parents with children with special health care needs.

ABC staff attorneys serves as guest lecturers for students enrolled in the UW-Madison School of Social Work and Department of Human Ecology, and volunteer faculty at the University of Wisconsin School of Medicine and Public Health. Staff have presented at events, including the Wisconsin Equal Justice Conference, Circles of Life Conference for Children and Youth with Special Health Care Needs, and the Covering Kids and Families Annual Meeting.

HealthWatch Wisconsin

A powerful new collaborative public health effort is emerging in Wisconsin. HealthWatch Wisconsin, currently a project of ABC for Health, was funded by the University of Wisconsin Medical School Partnership Fund for a Healthy Future to transform the public health system by assuring a more sufficient, competent, and coordinated public health workforce that will assist people in accessing health care coverage and services.



By training a broad spectrum of the public health workforce, HealthWatch Wisconsin will focus and amplify statewide efforts and strategies to connect people to health care and coverage. By 2010, the statewide HealthWatch Wisconsin organization, through training, technical assistance, collaboration, and coordination, will increase the capacity of the public health workforce to assure access to health care coverage and services for Wisconsin's un- and under-insured populations. HealthWatch Wisconsin will fill the void for a coordinated statewide advocacy focused on health care coverage and access issues, creating a strong voice that will be heard by the state legislature as they face tough budget choices.

In 2008-2009, ABC for Health made progress in all of the strategies outlined in the HealthWatch Work Plan, including:

- Convening a governing board of HealthWatch Wisconsin—the HealthWatch Wisconsin Council;
- Collaborating with the Department of Health and Family Services and Covering Kids and Families on the creation of a mini-grant program to promote the development of local coalitions, awarding a mini grant to Dunn County's Red Cedar Medical Center;

Visit us online:
www.healthwatchwisconsin.org



- Developing expert publications on health care and coverage, as well as training content for Web cast trainings on health care coverage and access issues;
- Debuting a talk show, the "HealthWatch WatchDog" including discussion of health issues statewide, behind-the-scenes analysis of cases and coverage, and interviews with special guests;
- Growing the membership of HealthWatch Wisconsin to over 200 members, primarily with the First Annual HealthWatch Wisconsin Conference, March 10-11, 2008, hosting over 150 members of the public health workforce;
- Enhancing media relations around HealthWatch Wisconsin's mission, including press releases, interviews and coverage;
- Improving and regularly updating the HealthWatch Wisconsin website and making substantial progress on the integrated web training site;
- Involving and participating with the Dane County HealthWatch Coalition and nurturing a statewide network of eight local community coalitions across the state, beyond the monthly teleconferences with representatives of each coalition.

ABC for Health in the News, 2008-2009



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UP FRONT
with Mike McCabe

PRESS RELEASES

ABC for Health: Health reform & the influence of money
9/9/2009

Bobby Peterson (608)261-6939 ext. 201(office) or (608)444-7197(cell)
Mike McCabe Wisconsin Democracy Campaign (608)255-4260

Madison, WI – Will real and meaningful health care reform be delayed until we crack the undue influence of special interest money? said Bobby Peterson, director of ABC for Health. "I can think of a hundred-million reasons why health reform is slow," Peterson said. "The industries that want to keep things the way they are—conglomerates—have given over \$100 million in 2008 alone to candidates in federal office. That's the leverage in health care issues," adds McCabe.

On September 9, ABC for Health filmed a new edition of its popular, online policy talk show, the HealthWatch WatchDog, to discuss the impact of special interest money on health care reform. Peterson and McCabe discussed the impact of special interest money on health care reform.



Racine News
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ABC for Health: Debunks The Myths of Health Reform
By Racine News Team

The debate over health care reform has generated assertions and from the politicians to the pundits. On August 7, ABC for Health filmed an edition of its popular, online policy talk show, the HealthWatch WatchDog, to debunk on and scare tactics of health reform, namely the mantra of socialized medicine and government-run care. "The pundits don't talk about



ANNUAL REPORT

THE DAILY KENOSHA
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Home

Health Insurance Guidebook for Wisconsin Released
Written by Lisa Loring
SATURDAY, 11 OCTOBER 2008

[Hear this article](#)
Area workshops scheduled

"CLAIM DENIED." - These two simple words can have a devastating effect on a family's budget and emotional wellbeing. A health insurance claim denial means unpaid medical bills make recovery from an illness more complicated and add an extra burden of stress on family members. Nationwide, denial for health care is becoming increasingly difficult as the

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Graduate School Open
Marquette's Campus, Alumni Memorial
Thursday, June 4, 5-7 p.m. Tours available

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Tuesday, May 26, 2009 | Main Page | Editorials | Perspectives | Editorial Board Blog | Crossroads | McTheran | Nichols | Letters

SUNDAY SYMPOSIUM
Reforming health care
Posted: May 23, 2009

There are more than just two options for reform

In his May 17 column "Consumer-driven health care only wise solution," John Torinus argues that high-deductible insurance plans and health savings accounts offer the "only practical solution" to the health insurance crisis.

Once again, Torinus railroads the complex health care debate to two extremes. His "consumer-driven" solution may benefit certain large employers and healthy people, but it will more likely drive some consumers into bankruptcy.

Torinus uses the growth of health savings accounts as proof of a private-sector grass-roots movement toward lower-cost employee health coverage. Such innovations, he says, are on the winning side of a

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BadgerCare program for childless adults faces waiting list

STORY DISCUSSION Font Size: + -

JASON STEIN jstein@madison.com 608-252-6129 | Posted: Tuesday, September 1, 2009 6:05 pm | 2 Comments

A new state health program for childless adults is signing up people so quickly that it may have to set up a waiting list, state officials said.

The BadgerCare Plus Core plan for poor adults was rolled out statewide in July and, with the struggling economy causing a rush of applicants, already has nearly 26,000 members and even larger number of backlogged applications. That puts it on track to go over its enrollment target of some 41,000 participants by June 2011 if action isn't taken.

Health Services secretary Karen Timberlake said Tuesday the Medicaid program could have to turn to a waiting list to stay within its budget and said in that case her agency would still try to enroll applicants for the program - some of whom have desperately gone years without health coverage - as quickly as possible.

Jon Peacock, research director for the Wisconsin Council on Children and Families, said the overall Medicaid programs for poor families have seen "amazing" and worrisome growth driven by an increase in poverty.

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PRESS RELEASES

ABC for Health, Inc.: Public health funds need effective oversight
7/8/2009

Contact: Bobby Peterson
(608) 261-6939 ext. 201
bobbypp@safetyweb.org

Madison, WI - The Wisconsin United for Health Foundation (WUHF) Board oversees the "Blue Cross Blue Shield conversion fund" entrusted to the University of Wisconsin Medical School and Medical College of Wisconsin. Through an Order by the Commission on Wisconsin Insurance, the schools are to prioritize and direct these scarce public health resources to benefit the people of Wisconsin. Despite oversight responsibility, the WUHF Board and the Insurance Commissioner lack the ability to investigate and enforce violations.

HEALTH CARE

Mental health parity

Gov. Jim Doyle has signed budget legislation requiring private insurance coverage of mental illness and autism. While admirable, the measure only stands to highlight a glaring discrepancy in a state health program, the new BadgerCare Plus core plan for childless adults.

The core plan offers health coverage to low-income, uninsured adults who do not have dependent children. The program includes doctor visits, hospital and ER coverage but severely limits access to mental health care.

Core plan members can see an outpatient psychiatrist but not a psychotherapist, even though doctors stress the importance of therapy to recovery and relapse prevention. The plan doesn't cover most brand name pharmaceuticals, a major hurdle when a majority of psychiatric medications are not available as generic. And it covers inpatient hospitalization except for mental illness, cutting off thousands of adults from crisis stabilization and suicide prevention and continuing to drain thousands in charity care from hospital psychiatry units.

In 2007, 774 people died by suicide in Wisconsin, compared to just 109 by homicide. There are lives and Wisconsin enforce mental health care for 1,000 residents in its

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Senate in Session Calendars
Archives: Aug09, Jul09, Jun09

Daybook for Thursday, August 13, 2009
UPDATED: 11:30 a.m.

Thursday, August 13, 2009

Healthcare
8:30 am Advocates & Benefits Counseling for Health. Urges patient advocacy in health reform.


BadgerCare Plus expansion means adults without children are eligible

By Stacy Forster of the Journal Sentinel

Posted: July 14, 2009

Madison — Hundreds of Wisconsin residents who have previously been without health insurance will be covered Wednesday with the start of an expanded state health program, while thousands more are poised to be enrolled in coming weeks.

The expansion of the BadgerCare Plus program to adults without dependent children comes at a time when enrollment in state health care programs has exceeded 1 million participants for the first time. That's about 18% of the state's population.



ABC for Rural Health, Inc.

Teaching and Training



New BadgerCare Programs: During 2008-2009 ABC for Rural Health called together the HealthWatch Coalitions in Polk and Barron Counties to advise about eligibility issues emerging with BadgerCare Plus and also to introduce the two new BadgerCare Plus Programs for adults with no dependent children: The BadgerCare Plus Core Plan and BadgerCare Plus Basic Plan. ABC for Rural Health also worked with the Division of Health Care Access and Accountability to organize and schedule visits by Division staff to provide additional in-depth training on the “Core” and “Basic” plans, throughout northwest Wisconsin at HealthWatch Coalition meetings and gatherings of other assembled groups.

Ongoing Conversations: At the 2009 HealthWatch Wisconsin Conference, ABC for Rural Health partnered with the Wisconsin Department of Children and Families on a targeted workshop session that provided an update on major changes in Birth Cost Recovery by Child Support Enforcement agencies.

What is Birth Cost Recovery?

Medicaid will pay the cost of a birth and delivery for a woman enrolled in Medicaid or BadgerCare Plus, as an entitlement. The State can recover these costs (through county child support agencies) from a child’s father if the parents are not married.

The session focused especially on the adoption of income percentage rules (as used for Child Support Payments) for use with Birth Cost Recovery.

Access to Coverage for Mental Health Issues

The Teen Screen Program

In 2008 and 2009 the Amery School District introduced Teen Screen, an evidence-based mental health screening program developed by Columbia University for the purpose of discovering high school kids who might be in some stage of considering suicide. The School District was concerned that some kids identified with mental health issues requiring professional treatment may not have health care insurance that could provide coverage for visits to mental health therapists.



Eligibility and Enrollment Advice: ABC for Rural Health and the Family Health Benefits Counselor from the Polk County Health Department met with Amery school district staff and participating mental health professionals to orient them to eligibility and enrollment issues for teens, and to arrange for a cooperative effort to assure enrollments for identified and uninsured students. In addition, ABC for Rural Health oriented the professionals to provisions of Health Check “Other Services,” a federal program that could assist in the *Teen Screen* effort by assuring that Wisconsin’s BadgerCare Plus Program makes any and all mental health treatments contemplated under federal law available to teens, even if those treatments are not included in Wisconsin’s Medicaid Plan.

A Success Story: HealthCheck Other Services

ABC for Rural Health provided research and support for a family whose child needed significant mental health services. The child was enrolled in BadgerCare Plus, but the program was not covering the needed services. Following federal law and regulations, referred to as “EPSDT,” the family obtained permission to go ahead with the necessary treatment, even though the Wisconsin State Plan did not traditionally “cover” that service. Going around the State Plan at the insistence of a medical provider is referred to as a “HealthCheck” service, and it can be a periodic visit, screening or “other service.” For this Wisconsin family, after a series of phone calls, denials and appeals, the services were finally made available by the state.

In May 2009, ABC for Rural Health was contacted by a family whose 14 year old daughter suffered from severe obsessive-compulsive disorder. The girl was enrolled in BadgerCare Plus. After months of outpatient treatment at a psychiatric specialty hospital, her condition was worsening. She was to be admitted to Residential Treatment, yet this was not covered by BadgerCare Plus. From May until August, ABC for Rural Health’s Mike Rust worked with the family on a near-daily basis to pursue an alternate coverage route, using “HealthCheck Other Services.” A series of denials by the HMO were overturned by Wisconsin’s Division of Health Care Access and Accountability, and the HMO was ordered by the state to pay for the treatment. The girl was admitted in Residential Treatment in August, where she remained until February.



ABC for Rural Health, Inc.

The Mental Health Task Force of Polk County

ABC for Rural Health has consulted with the Mental Health Task Force of Polk County regularly over the course of the past two years; including arranging for the organization to have the services of a public health intern and advising the group about strategies for assuring that patients have maximum access to public and private health care financing support. Most recently, the Task Force participated in the Polk County Community Health Improvement (CHIP) assessment by providing the CHIP partners a series of Root Cause Analyses and Intervention Matrices on mental health issues identified by the CHIP research.

Screening and Brief Intervention-PolkADOT

ABC for Rural Health managed a “screening and brief intervention” (SBIRT) program for the Polk County Health Department. A screening protocol was combined with “motivational interviewing treatment” all with the intent of reducing alcohol and drug consumption among Polk County individuals engaging in consumption at risky or dangerous levels.



The program was introduced at two medical centers (Amery and St. Croix Falls), at the St. Croix Tribal Health Department, and in the WIC and Family Planning Programs at the Polk County Health Department. Following the end of the projects, ABC partnered with the Polk County Health Department to continue the program for WIC participants and for the Family Planning Program and start work with the domestic abuse program in Polk and Burnett Counties to include personal safety questions in the screenings.

A Sampling of Survey Results:

- Over 10,000 individuals in Polk County were served
- 82% of the eligible patient population was screened
- 36% of those screened in Polk County were at-risk, abusive, or dependent
- Substantial reductions of around 50% were found in number of days using alcohol.
- A post-project survey found “knowledge of recommended levels of drinking” greatly improved
- Only 36% of participants in 2008 reported risky drinking in the prior 12 months (68% in 2006)
- Other lifestyle and health related questions (exercise, tobacco use) provided helpful information

Direct Service to Children with Special Needs My Coverage Plan (MCP) Project

MyCoveragePlan.com (MCP) is a personalized electronic health care coverage record for families with a web-based health care consumer competencies and educational instrument. ABC for Rural Health’s effort was identified by Wisconsin’s Maternal and Child Health Bureau as one of its significant Medical Home Capacity-Building projects. ABC for Rural Health is now enrolling another



13 individuals to provide additional consumer input into the system’s development. MCP gives patients an opportunity to develop a personalized history of health care coverage and benefit from expert analysis.

Polk County Free Clinic Planning: A Path to Sustainability for MCP Chippewa

Throughout 2009, ABC for Rural Health joined with the Salvation Army, the Polk County Health Department, and the counties three medical centers to begin laying plans for a free clinic in Polk County. This 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 in the county in 2010.

BadgerCare Plus Outreach

BadgerCare Plus Outreach Mini-Grant

ABC for Rural Health brokered a grant-funded project that reimbursed the Polk County Health Department for each household successfully enrolled in BadgerCare Plus through the state’s on-line application process known as ACCESS.GOV. One of 24 such projects throughout Wisconsin, the effort focused on connecting individuals with the Health Department’s Health Benefits Counselor.

The Benefits Counselor provided additional information about the programs, addressed other health care financing issues families were facing, and assisted in completing an on-line application and submitting additional required verifications. The 18 month project began on February 1, 2008 and ended on June 30, 2009, having reached its goal of enrolling 154 families in BadgerCare Plus.

ABC for Rural Health, Inc.

Independent Survey of Client Satisfaction:

- 84% of the participants said it was “extremely helpful” to have someone assist them.
- 58% of the participants said that the “additional information” troubleshooting, tips, benefits analysis, etc. provided by the Family Health Benefits Counselor was “extremely helpful.”
- 76% of the participants said the Benefits Counselor started the application process “immediately”

Federal Matching Funds for Medicaid Outreach

Over the last decade, ABC for Rural Health has worked towards securing 50% federal matching funds for Medicaid and BadgerCare Outreach activities performed by local health departments with local tax levy dollars. Finally, in 2009 this effort was brought to fruition. Polk County was one of the first counties to participate in what is termed “overmatch” when its BadgerCare Outreach Mini-grant was converted to a federal matching dollar program in May of 2009. Since the conversion of the Polk County operation to federal matching funds, ABC for Rural Health has been working with the Division of Health Care Access and Accountability and the Division of Public Health to expand this program to even more counties.

Children’s Health Insurance Enrollment Efforts

As part of the federal reauthorization of Wisconsin’s Children’s Health Insurance Program (CHIP), ABC for Health is now working with the Division of Health Care Access and Accountability to replicate Polk County’s effort in other areas of the state; particularly focusing on areas where dismal economic conditions are coupled with lower than expected enrollment in BadgerCare Plus. The effort will combine local coalition-building with Health Benefits Counseling supported by local dollars and Medicaid Overmatch engineered by the state. ABC for Rural Health has been working with health departments throughout the Western Region to gather information and organize the partnerships, training, and oversight that will launch these efforts.



Mike Rust presents at the annual HealthWatch Wisconsin Conference

HealthWatch Wisconsin Coalitions

ABC for Rural Health continues to convene and administer HealthWatch Coalitions in Polk and Barron counties. Each coalition meets approximately every other month and includes key public and private health care stakeholders focused on health care financing and access issues. ABC for Rural Health also regularly partners with the local HealthWatch Coalition administered by the Western Region’s Center for Children and Youth with Special Health Care Needs in Chippewa Falls.



Mike speaks at a local HealthWatch Coalition meeting.

During 2008-2009 the coalitions focused their efforts at fully integrating BadgerCare Plus expansions and at understanding proposed expansions for BadgerCare Plus coverage for adults without dependent children; slated to begin in summer 2009. During 2008 another HealthWatch Coalition started operating in Dunn County following the community health assessment process administered by ABC for Rural Health.

Community Health Assessments

ABC for Rural Health’s history with county-based coalitions in Western Wisconsin has prompted several area counties to ask ABC to manage their Community Health Improvement Process periodically. In 2009, ABC for Rural Health managed the Assessment part of the process for St. Croix County and produced the final report. In 2009, ABC also directed the full Polk County CHIP effort.

ABC for Rural Health prepared data reports on 12 Health Focus Areas and facilitated a day-long meeting of 80 community partners and stakeholders in June of 2009, where the partners identified the following as the top five Health Focus Areas for the upcoming five years:

Adequate, Appropriate, & Safe Nutrition

**Physical Activity
Mental Health**

**Unhealthy Alcohol and Drug Use
Tobacco Use and Exposure**



My Coverage Plan, Incorporated

The next generation of health benefits counseling logically follows from HealthWatch Wisconsin. ABC for Health is developing an exciting new tool called “My Coverage Plan” that integrates client data with accumulated data on health care coverage programs to identify a variety of public and private healthcare coverage options. ABC saw a need for a tool that would help an individual managing their personal health care coverage information, get guidance on appropriate public and private health care coverage resources, yet also guide the health care provider to appropriate public and private health care coverage resources. This dynamic interface between patients and the care providers ensures that a cohesive, personalized health care coverage plan and personal electronic health care coverage record is generated for each patient.

MyCoveragePlan.com is also a registered domain name secured by ABC for Health Inc. This new tool, patent pending, will require more research, analysis and testing to create an effective web-based, word-intuitive health benefits screening tool. Designing user-friendly, touch-screen kiosks for patients to use as a basic screener, will improve patient competency, satisfaction, and access to health care because of this intervention. MCP can be a tool to educate and inform health care provider staff and medical/legal advocates, help identify and obtain appropriate health care coverage for uninsured or underinsured patients, and provide some continuity of care and coverage for families.

New Technology at ABC for Health

Extending the Reach of Services

In addition to program policy changes, ABC for Health made technological advances in 2008 to extend the reach of services to clients, advocates, and providers. ABC for Health secured funding from the State of Wisconsin Public Service Commission Universal Services Fund to purchase and enhance existing MediaSite telecommunications technology through Sonic Foundry. ABC for Health can create high-quality web casts, and has been streaming program content statewide.

My Coverage Plan: *patent pending*, publication number 20080033756 “*System and Method for Obtaining, Maintaining and Maximizing Healthcare Benefits.*”

Professionals who provide services to children with special health care needs know that ABC for Health staff are well versed in the issues facing families with difficulties accessing coverage and services. ABC for Health uses its internal studio capacity to generate high-quality live and archived web casts, while also creating a more sustainable, educational format. In the course of developing our counseling services and disseminating our knowledge to others, ABC for Health staff have gained extensive experience in training on health care financing programs. We have translated our financing know-how into practical training programs for health advocates. Through our focused training on private and public health care financing resources and advocacy skills, individuals are able to serve their customers’ needs.



Draft Screen Shot of My Coverage Plan



Erin and Bobby filming in the ABC for Health Studios

ABC for Health Celebrates 15 Years

ANNUAL REPORT

On October 22, 2009 the staff and students at ABC for Health formally celebrated 15 years of advocacy and benefits counseling for children and families with an **Anniversary Gala** at the Inn on the Park, downtown Madison. The evening provided a perfect opportunity for ABC to say “thank you” to our community for helping us to continue our mission of helping families and patients to get health care coverage and services.

The event began with a speakers’ panel on the topic: “Wisconsin and Health Care Reform: Perspectives from Regulators, Policy Makers & Advocates.” Featured speakers included Secretary of Health Services Karen Timberlake, Wisconsin’s Commissioner of Insurance Sean Dilweg, members of the Wisconsin Legislature including Senator Mark Miller and Representative Donna Seidel, and Bobby Peterson. Following the discussion, friends and supporters of ABC for Health gathered for an evening celebration complete with music, hors d’ourves, and chances to win several prizes, including deluxe box tickets to the Green Bay Packers vs. the Minnesota Vikings game at Lambeau Field! While our work could not be provided without the generous support of our friends, members, and clients, we would especially like to thank the following sponsors of the Anniversary Gala for helping us celebrate 15 wonderful years serving Wisconsin:



Karen Timberlake, Sean Dilweg, Sen. Miller, & Rep. Seidel on the speaker’s panel with Bobby Peterson (not pictured)



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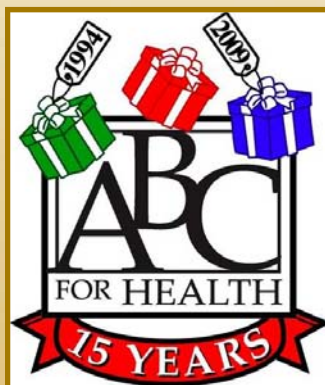
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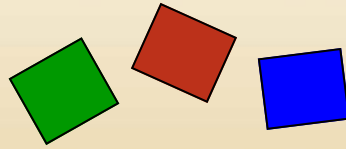
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Advocacy & Benefits Counseling for Health, Inc.

ABC for Health provides the building blocks, innovations, and strategies to move forward with health care reform in Wisconsin. ABC for Health spearheads the following efforts:

**ABC for Rural Health
HealthWatch Wisconsin
My Coverage Plan**

ABC for Health will continue to lead the way through creative applications of health care financing knowledge and practical tools to link people to the health care and coverage they need and deserve.

ABC

