



Patient Advocacy and Health Insurance Reform

FACT SHEET

Background:

ABC for Health urges President Obama and the Wisconsin Congressional delegation to include patient advocacy services like: help from Health Benefits Counselors, health care coordination through Health Care Navigators, and legal support through volunteer, public interest or other legal services. Health care consumers must have confidence that they will get the services they need and deserve in any new system of health care insurance. ABC's input is based on 15 years of experience advocating on behalf of Wisconsin families and vulnerable populations such as children, unaccompanied homeless youth, children and youth with special care needs, pregnant women, victims of abuse or trauma, individuals with mental health or substance-related disorders, and chronic disease populations.

ABC for Health promotes access to health care and coverage services. With health reform, ABC envisions Health Benefits Counselors and Health Care Navigators facilitating access to health care and coverage for qualifying patients of all abilities, and promoting the public health goals of:

- ◆ Increased life expectancy and improved quality of life
- ◆ Eliminated health disparities
- ◆ Improved access to primary and preventive care
- ◆ Continued strength through collaboration

Working Model:

Patient advocacy works in Wisconsin, where a working model of Senior Benefit Specialists exists for seniors over age sixty. SeniorCare, Wisconsin's public option for prescription drugs for seniors is a success in large part due to an extensive network of individual advocacy assistance. Health reform provides an opportunity to extend such advocacy assistance to all people in Wisconsin.

ABC for Health, Inc.

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About ABC for Health, Inc.

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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Who are Health Benefits Counselors?

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

- ◆ Conducting a detailed individual or family-based health benefits screening to identify and access current and emerging public and private health care coverage options;
- ◆ Monitoring an individual's or family member's ongoing links to coverage and track changes in income, age and disability;
- ◆ Informing patients of their coverage options by developing a health care coverage plan for the individual or family, offer assistance with filing benefits applications or appeals;
- ◆ Counseling patients on consumer rights and grievance procedures, monitor cases for change;
- ◆ Monitoring third party payments by private insurance carriers and identify and report instances of fraud, abuse and inappropriate denials of coverage, durable medical equipment, prescription drugs or any other medical procedure or service; and
- ◆ Referring patients for legal intervention, and perform any additional duties required to help people access health care coverage benefits.

Who Are Health Care Navigators?

A Health Care Navigator is a liaison to patients, especially individuals with multiple health care needs, disabilities, language barriers, literacy or other issues that prevent connecting to health care services. Navigators assist those seeking health care services by providing telephone and face-to-face outreach and follow-up with a health plan's members to arrange appointments, translation services, and transportation. In addition, Navigators provide the following services:

- ◆ Assist plan members in using the health care system effectively;
- ◆ Prevent or remove barriers to effective care;
- ◆ Work with the patient to follow the provider's recommendations;
- ◆ Document interventions and progress; and
- ◆ Educate patients about efficient use of the health care system.

Role of Legal Support:

Legal back up is a critical element of the Senior Benefit Specialist network. Legal back up services for Health Benefits Counselors and Health Care Navigators can take the form of salaried, contracted, and/or volunteer attorneys employed by the government or a qualified 501(c)3 entity. Attorneys provide legal assistance, training, technical assistance, and case management review as well as direct legal service to qualifying low-income clients.