



# Third Party Reimbursement Strategies

ABC for Health, Inc.

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

The demand for charity care at some Wisconsin hospitals has increased by as much as 60% in the past year. 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. 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 on how to obtain, maintain and finance health care coverage across the private and public pay spectrum. Health Benefits Counseling includes:

- ◆ Identifying and applying for appropriate coverage options such as:
  - BadgerCare Plus for children and all pregnant women
  - Services for non-qualified immigrants
  - Health Insurance Risk Sharing Plan
  - COBRA
  - Elderly, Blind and Disabled Medicaid
  - Supplemental Security Income
  - Mental Health Parity
- ◆ 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

## **Health Benefits Counseling Generates Third-Party Reimbursements**

Pro-active Health Benefits Counseling is a winning formula to maximize third party reimbursements while serving the needs of both patients and care providers. Provider staff lack the in-depth expertise and time required to help patients with complex questions about insurance, public benefits and other coverage. Yet, time is usually of the essence to help patients gain eligibility for complicated and nuanced public and private coverage programs and services. ABC for Health can provide in-depth technical assistance through Health Benefits Counseling to help un- and under-insured patients link to potential health care coverage resources.

## Background

Since opening our doors in July of 1994, ABC for Health has grown into a leading advocate for low-income families struggling to pay their health care bills. We use **diverse tools to improve the system** for health care consumers, providing: direct client services, professional consultation, training and information services.

To date, ABC for Health has assisted over 31,000 household members in response to requests for assistance. Our Health Benefits Counseling services provide critical financing expertise and exists as an

important service lynchpin for children and families seeking health care and coverage.

ABC for Health combines assistance for families across the spectrum of public and private health coverage-related legal matters that includes Medicaid, the BadgerCare Plus program, private insurance, and medical debt issues.

Our collaborations with providers offers an important resource to both the patients and the hospital. We engaged in face-to-face advocacy on behalf of patients to ensure their access to public as well as private health care coverage resources and programs. The hospital offers Health Benefits Counseling as a service to patients, but also benefits from the increased capacity **to better serve those patients who truly have no other health care financing options.**

*“With each fewer phone call a mother has to make, I can see the burden lift.”*

~Dawn, Neonatology Social Worker  
St. Mary's Hospital

## Securing Timely Reimbursements

Patients are frequently overwhelmed with the stress and uncertainty of looming medical bills and debt. Patients need help communicating and coordinating benefits and care across systems, providers and hospital departments. **ABC for Health can work with patients.** Having someone with the ability to understand a patient's medical condition assist in this process is critical to our service and follow-up care.

ABC for Health takes the pressure off doctors, nurses, social workers and staff who may not have the time or specific health benefits information available to effectively advocate for each patient.

Health Benefits Counseling also yields a monetary benefit for providers. Each month we monitor the rate of return to the

hospital on our investment in ABC for Health's Health Benefits Counseling services. For the last Fiscal Year in our contract with St. Mary's Hospital, St. Mary's has received on average \$21.67 in reimbursements for every \$1.00 paid for Health Benefits Counseling services.

### *Client: St. Mary's Hospital*

St. Mary's Hospital in Madison recognizes improved access to **quality health care coverage** is the first step in alleviating the stress and financial burden experienced by patients and providers.

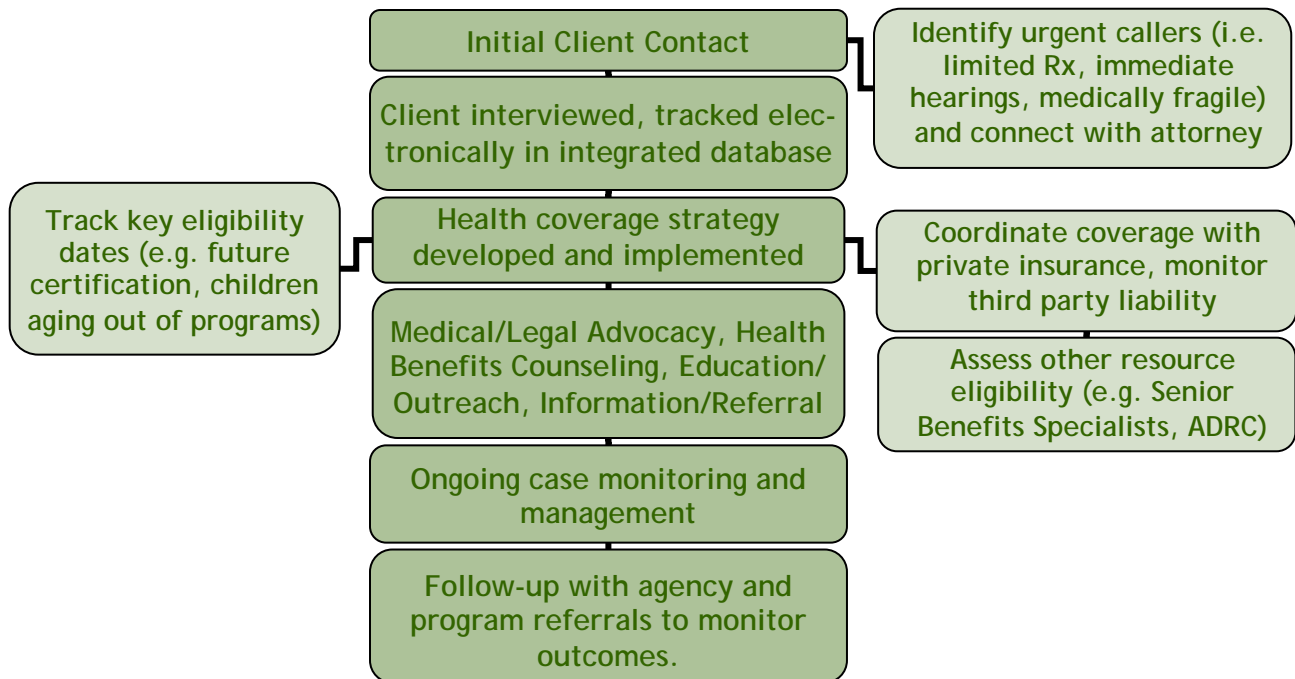
In a novel partnership, ABC for Health provides Health Benefits Counseling services to St. Mary's patients, including: urban, rural, culturally and racially diverse, low income, un- and under- insured individuals or those with mounting medical debt struggling with health care financing.

## Getting Started

Our Health Benefits Counseling partnerships focus on assisting referred patients with both public and private health care coverage issues and concerns. ABC for Health will work with your staff to set up a protocol for **identifying** these patients and **connecting** them to ABC for Health Advocates and Counselors who will then:

1. Explore health care financing resources for which patients are eligible, i.e., BadgerCare Plus, Katie Beckett Medicaid, SSI, etc.;
2. Troubleshoot health insurance denials;
3. Develop planning documents to help patients maintain hard earned coverage;
4. Identify other resource programs, systems beyond BadgerCare Plus, FoodShare, or other state or federal benefits, and make referrals for individuals to optimize all available community resources;
5. Identify individuals on the edges of benefits programs, strategize eligibility steps;
6. Contribute to the collection, reporting, and evaluation of data and other information that defines the impact of Health Benefits Screening and informs the future design of access to care and coverage efforts.

### HEALTH BENEFITS COUNSELING WORKFLOW



## Additional Value

Recognizing the value of Health Benefits Counseling services to health care providers and their customers, we have translated our financing know-how into **practical training programs** for your staff. Additionally, by reducing stress and confusion over coverage options, ABC for Health, Inc. will improve staff morale and promote provider-patient communications, shared decision making and patient-centered care.



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## Results

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.**

In Madison, our work with St. Mary's Hospital points to an impact of over \$3,608 in third-party reimbursements from state or private insurance from only the first encounter for each client we served. This figure, when extrapolated each potential client, and potential multiple encounters, demonstrates a savings to the client and contributes to economic stimulus.

### By The Numbers:

For every  
**\$1**  
St Mary's Hospital  
invests in  
Health Benefits Counseling,  
It receives in return,  
an average  
**\$23.27**

Average  
12-Month  
Investment by  
St Mary's Hospital  
**\$114,268**  
For Counseling  
and Advocacy  
Services

Average  
12-Month Return  
to St Mary's  
Hospital  
**\$2,659,263**  
In Third-Party  
Reimbursements

**Contact ABC for Health directly (800-585-4222 ext. 210) to see how we can work with you for the benefit of your patients and staff. Together, we can explore counseling designs that fit your operation and positively impact your sustainability.**

## 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.

In the course of developing its counseling network, ABC for Health has provided health benefits counseling training to more than 5,000 health professionals from a variety of disciplines.

Become more involved! A powerful new collaborative public health effort is emerging in Wisconsin. HealthWatch Wisconsin, currently a project of ABC for Health, works to transform the public health system by assuring a more sufficient, competent, and coordinated public health workforce to assist people in accessing health care coverage and services. Join today! Visit [www.healthwatchwisconsin.org](http://www.healthwatchwisconsin.org).