



Health Benefits Counseling Services at St. Mary's Hospital

ABC for Health, Inc.

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Health Benefits Counseling Generates Third-Party Reimbursements

ABC for Health provides hands-on technical assistance through Health Benefits Counseling to help un- and under-insured patients link to health care coverage resources. Even expert provider staff are not likely to have the time to keep up with many complicated benefit programs and rules. Yet, time is of the essence for patients to gain eligibility for complicated and nuanced programs. Pro-active Health Benefits Counseling is a winning formula to maximize third party reimbursements while serving the needs of patients. For calendar year 2009, in a contract with St. Mary's Hospital in Madison, St. Mary's has received on average \$32 in reimbursements for every \$1 paid for Health Benefits Counseling.

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

In the first quarter of 2009, 69% of Wisconsin hospitals saw increases in charity care. 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:

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

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

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



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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.

Visit us online:

www.abcforhealth.org

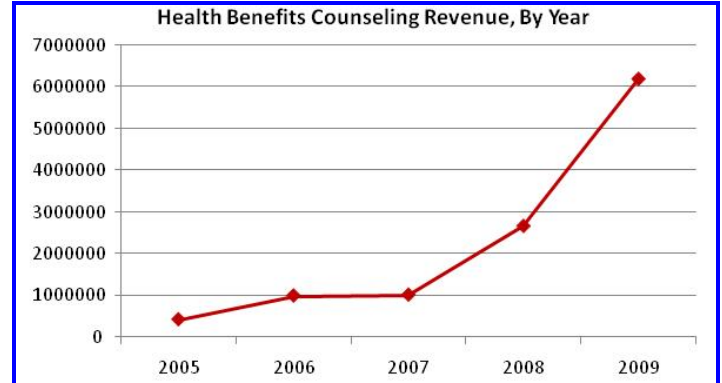
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Securing Timely Reimbursements

The whole community benefits from health care coverage resources that flow into the local economy. At the same time, the negative impact of cost shifting is reduced, **making health care more affordable for all.**

Health Benefits Counseling yields a monetary benefit for St. Mary's Hospital. Each month we monitor the rate of return to the hospital on their investment in ABC for Health's Health Benefits Counseling services. The data we collect typically reflects our first encounter with the patient. It does not include longer-term savings to the patient and the hospital that results from secured and maintained health coverage.

- ▶ Since October 2005, St. Mary's has received \$17,144,348.57.
- ▶ In 2009, St. Mary's received on average \$32 in reimbursements for every \$1 paid for health benefits services.
- ▶ Total revenue secured in 2009 was \$6,185,244.09. The program, and the revenue it generates, is increasing rapidly.



A Sophisticated Partnership

ABC for Health's collaboration with St. Mary's Hospital serves as a critical service for patients. Individuals who seek care at St. Mary's receive both appropriate care and coverage for their medical needs. ABC for Health uses a **sophisticated health benefits screening database** to evaluate patients' eligibility for coverage and connect them to the most appropriate programs. With this efficient, accurate intake system, ABC for Health **ensures patients have access to all available resources and programs.** St. Mary's benefits from the increased capacity to better serve those patients who truly have no other financing options.

Trained health benefits counselors, using a health benefits screening database, makes the following possible:

1. Identifies health care financing resources;
2. Troubleshoots health insurance denials;
3. Develops planning documents to maintain hard-earned coverage;
4. Identifies other resource programs to optimize available resources;
5. Catches individuals on the edges of benefits programs;
6. Allows doctors and nurses to focus on medicine and health care issues instead of struggling with complicated financial issues and questions.

Focus Charity Care on Need!

ABC for Health promotes pro-active assistance to potential enrollees of Wisconsin's Childless Adult coverage option, the BadgerCare Plus Basic Plan. In June 2009, ABC partnered with St. Mary's Hospital to identify previous charity care patients as possible Core Plan enrollees or disability program recipients. In one month, ABC's Health Benefits Counselors connected with 700 individuals, screened for appropriate benefits programs, and where appropriate, enrolled in BadgerCare Plus, Core Plan, HIRSP, or other disability benefits.

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