



ABC for Health, Inc.

Annual Report 2015-2016

Advocacy and Benefits Counseling for Health, Incorporated

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www.abcforhealth.org

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Students & Volunteers

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ABC for Rural Health Staff

Chief Operating Officer

Michael Rust

Staff Members

Patricia Turner

Message from the Director

As an attorney working to help people identify and secure health care and coverage in Wisconsin for nearly 30 years, I empathize with people that must muster the energy to fight a health insurance company or government program denial without sophisticated help. Monolithic public or private health care coverage bureaucracies, grounded in statutory and regularity provisions, are intensely intimidating especially for disparity populations. Imagine the challenge of helping to care for an ill family member while struggling with language issues or a lack of cultural competence or awareness by an often faceless bureaucracy. Poverty exacerbates one's ability to challenge seemingly inflexible obstacles and stymies even the strong willed. Yet, the vast majority of disparity patients, some helped by friends or supportive family members, conduct a frustrating fight for health coverage with often-mixed results and sometimes ending with mountains of medical debt. Precision Patient Advocacy™ practiced by Health Benefits Counselors offers new hope.

In 2016, at ABC for Health and our subsidiaries ABC for Rural Health and My Coverage Plan, Inc., we continued to grow a program of Health Benefits Counseling services and trainings—the origin of Precision Patient Advocacy™. This emerging patient interview, engagement, and advocacy strategy provided by trained and skilled Health Benefits Counselors offers opportunities to promote health equity through improved access to health coverage and care for disparity patients. Like the emerging field of Precision Medicine, Precision Patient Advocacy™ offers exciting possibilities.

As we continue to serve an increasing number of individuals, families, and children in the months ahead, we will continue thinking of strategies to better promote Precision Patient Advocacy and related technologies as we work to reduce health disparities. ABC for Health and My Coverage Plan create a unique partnership and an emerging model of social entrepreneurship to do just this.



Robert A Peterson Jr.
Executive Director
ABC for Health, Inc.

ABOUT ABC FOR HEALTH, INC.

ABC for Health is a Wisconsin-based, nonprofit, public interest law firm dedicated to linking children & families, particularly those with special health care needs to health care benefits & services.

MISSION: ABC for Health's mission is to provide information, advocacy tools, legal services & expert support needed to obtain, maintain, & finance health care coverage & services.

VISION: ABC for Health, Inc. a nonprofit, public interest law firm, will develop a nationally recognized, integrated model of Health Benefits Counseling, legal services and policy advocacy that promotes a universal system of health care coverage and access for all people. We will develop multi-purpose education strategies to inform customers, providers and the broader community of health care coverage options while also advocating directly for individuals disenfranchised from health care coverage and services.

ABC for Health will also serve as a catalyst in the development of local HealthWatch Coalitions as well as other partnerships and strategic alliances to influence public policy and opinion while also working to maximize all available health care coverage options for people.

www.abcforhealth.org

Fiscal Management & Administration

ABC for Health’s unique partnerships with select Wisconsin hospitals continued to grow in this fiscal year. A greater percentage of ABC’s functional expenses were attributed to training and education than in past years.

Legal services were provided with the support of the Wisconsin Trust Account Foundation and Magic Pebble Foundation. Direct service for children and youth with special health care needs and professional trainings were provided with support from the Maternal & Child Health Program.

Grants Collaborations and Support

Support for Legal Services, Law Students, Law Projects:

Wisconsin Trust Account Foundation (WisTAF)
 Magic Pebble Foundation
 Epic Systems Corp
 Wisconsin Law Foundation
 Dane County Bar Association: Grants for Worthy Causes

Contracts/Collaborations

SSM-WI Hospitals
 UnityPoint Health - Meriter Hospital

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

Maternal and Child Health Program, Division of Public Health
 Evjue Foundation
 Children’s Health Insurance Program (Subgrant)
 Community Share of Wisconsin
 Otto Bremer Foundation
 Health Resources and Services Administration Grant (HRSA)
 Public Service Commission Universal Services Fund
 UW School of Medicine - Pediatrics Department

Funding Distributions FY 2016

Public Support

Grants	537,155
Contributions	39,484

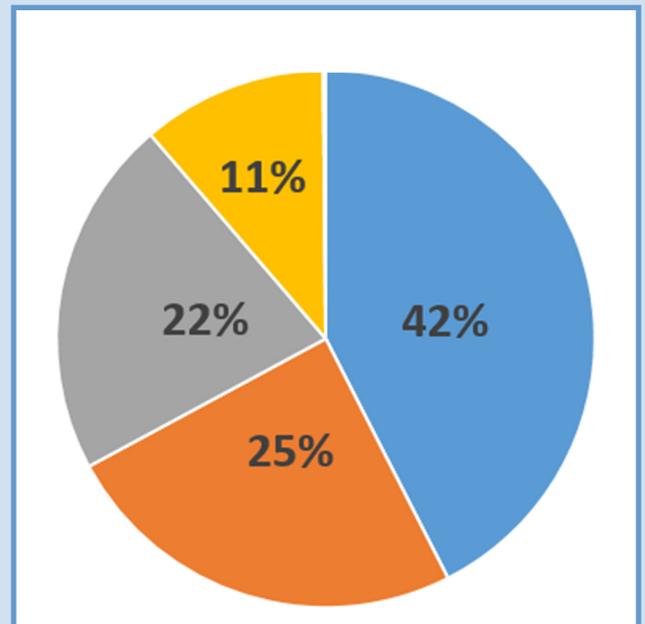
Revenue

Training, Contracts and Fees	919,438
Interest Income	584
Other	19,370
Total Revenue	1,516,031

Functional Expenses

42%	Direct Health Benefits Counseling & Advocacy Services	565,336
25%	Systems Research and Advocacy	327,629
22%	Training and Education	287,373
11%	Management & Development	150,090
Total Expenses		1,330,428

Expense Allocation by Function



Direct Health Benefit Counseling & Legal Services in Wisconsin

ABC for Health, Inc. works to develop and promote a nationally recognized, integrated model of Health Benefits Counseling, legal services, and policy advocacy that promotes access to health care coverage and services for all people. Our multi-purpose education strategies help to inform customers, providers, and the broader community of health care coverage options.

At the same time, with an eye toward the bigger picture solutions, our direct client advocacy and legal services help low-income and health disparity populations obtain and maintain a connection to health care coverage and services. And our direct client approach informs our ability to recommend credible and tangible policy solutions.

ABC provides some level of assistance to all people that contact our agency seeking help. This past year, we experienced increasing client requests for specific legal help related to health care coverage or insurance with increased complexity of those cases.

In our changing health care landscape, unchallenged legal and policy obstacles make it more difficult to connect low-income individuals and families with needed coverage and care.

Through it all, ABC for Health continued as a leading voice for low-income children and families about access to appropriate and meaningful health care coverage in Wisconsin. We provided legal and benefits advocacy services in response to nearly 2,000 requests for assistance this year. Unfortunately, for 2016 our WisTAF funding, our main source of funding to support legal services was decreased an additional 32%. In the face of dramatic legal service funding program cutbacks, ABC secured a new Magic Pebble Foundation grant to provide essential support for legal services and research on behalf of low-income children in Wisconsin, especially those struggling to secure medically necessary services. Specifically, funds permitted direct legal assistance for clients and research into legal strategies to help mitigate the tremendous barriers children face related to HealthCheck screenings and medical referrals. Magic Pebble funds supported legal service & research activities that underpin our proposed 2017 legal strategy to require Wisconsin compliance with federal legal requirements aimed at helping low income children get the health coverage they need.



Watch one of our clients tell his story in his own words:

<http://bit.ly/HWWJesus>



ABC's Bilingual Health Benefits Counselor Managers Kenton Zink and Anna Kaminski

Some of our other new projects and achievements include our new collaboration with Northwest Wisconsin CEP on a major federal child health outreach & education grant called "Wisconsin Coverage Connections™" for a 27-county service area of Wisconsin. ABC provides expert support, training, and complex case resolution for children.

We also gathered over 120 healthcare stakeholders at our annual HealthWatch Wisconsin conference. Many of these individuals are part of the HealthWatch Wisconsin membership, while others are part of our over 4500 HealthWatch newsletter subscribers that benefit from our numerous publications and webinars about fundamental issues of access to health care coverage to help children, parents and the medical service providers who help them.

Through our in-house webcasting studio, we produced almost 100 webcasts and helped educate thousands of stakeholders across Wisconsin!

Health Benefits Counseling in the Hospital Environment

ABC for Health provides patient centered Health Benefits Counseling services that help un-and under-insured SSM-Wisconsin and UnityPoint Health-Meriter patients connect to health care financing resources. We've established a tried and true method of conducting a thorough eligibility screening while gaining patient confidence to determine the best health care coverage options available.

Over the past few years, health reform has helped more Americans gain access to insurance coverage. In spite of that, 1 in 5 Americans still reports difficulty paying medical bills. Nearly half of those were actually insured at the time. High out of pocket costs and unexpected claim denials are among the leading reported causes of problem medical debt. People with medical debt troubles are two to three times more likely to say that they skip recommended tests and treatments or go without prescription medication. Many report difficulties meeting basic needs like food, heat, or housing costs.

ABC's experienced Health Benefits Counselors help SSM-Wisconsin and UnityPoint Health-Meriter patients get connected to comprehensive solutions to avoid medical debt and financial hardship, including wrap-around health coverage, economic support services, and income replacement benefits. Our legal team helps patients identify their rights to effectively challenge denials.

George & Elaine's Story

"George" and "Elaine" thought they had taken all the right steps to prepare for George's scheduled surgery at St. Mary's Hospital. Leading up to the surgery date, they called their insurance company several times to confirm prior authorization and to make sure they were current on premium payments. Imagine their surprise when George and Elaine learned - while George was recovering after surgery - that their insurance policy had been rescinded for paying less than the full premium amount. While ABC's legal staff began the process of appealing the policy rescission, ABC's Health Benefits Counseling team worked to get backup Medicaid coverage and to help George apply for disability benefits. In the end, ABC's team approach won the day. The insurance company agreed to cover the dates of George's surgery, Medicaid helped pay for costs not covered by the insurance plan, and George got approved for disability insurance to help pay for necessities while he healed and got ready to work again. In an email to an ABC advocate, George & Elaine's daughter wrote, "I can't thank you enough for doing this for my Father and our family. You my dear, are an Angel and thank you for what you do!" *The information above represents a service encounter by ABC for Health, Inc. The facts were de-identified to preserve patient confidentiality.*

Care & Coverage Across the Age Spectrum

Transitioning a loved one into long-term care can be one of the most challenging experiences a family or a caregiver may need to face. Beyond the emotional strain of difficult decision-making and the desire to provide the best for a loved one, the transition often involves other concerns: questions about guardianship, powers of attorney, and financing long-term care needs. Nearly two-thirds of people who receive long-term care in Wisconsin rely on Medicaid to cover at least part of the costs. But complex eligibility, cost sharing, and estate recovery rules amplify the worries of patients and families about what will happen to retirement assets, family homes, and spouses in need of continuing support.



ABC's expert Health Benefits Counselors understand families' concerns and help caregivers learn how Wisconsin's Institutional Long Term Care Medicaid rules may affect their finances and families. With support from ABC's legal team, our Health Benefits Counselors help patients and their caregivers identify critical issues. With help from ABC, caregivers can successfully navigate barriers to long-term care and smoothly transition their loved ones into appropriate care settings. Patients and caregivers benefit by gaining stability and predictability in continuing care delivery, while hospitals benefit by making beds available for patients in need of acute care services.



ABC for Rural Health, Inc.
www.safetyweb.org/ABCrural/index.html

ABC for Rural Health in Polk County, under the direction of Mike Rust, continues to deliver Family Health Benefits Counseling to families in rural Wisconsin. Mike works in partnership with Health Departments, Health Centers, and other rural providers to grow the movement of Health Benefits Counseling.

ABC for Rural Health in this last fiscal year continued building the “SafetyWeb Network,” a project unique to Polk County that will expand, test, and implement a community coordinated benefits counseling network using: network development strategies, exploration of shared patient advocacy services & approaches, community training, and technology enhancements.

With the establishment of the SafetyWeb Network, ABC for Rural Health can systematize the delivery of Health Benefits Counseling services with providers and county departments. The Network is incorporating best practices in direct health benefits counseling services using a Network approach while also assuring the on-going availability of transitional training for new benefits counseling staff at provider locations as well as continuing education.

These efforts will help Polk County providers to better assist patients with access to health care coverage and improve the rate at which third party payers are appropriately held responsible for payment. The lessons learned from these project have already contributed to a successful new arrangement to work directly with patients seeking county-based mental and behavioral health services. ABC for Rural Health will identify health benefits coverage options for patients to help facilitate pathways to treatment and care.

Celebrating Mike Rust

ABC for Rural Health is proud to announce that its Chief Operating Officer, Mike Rust, was the recipient of the 2015 Ryan Klesh Legal Worker Award. The award, given by the Wisconsin State Bar Public Interest Law Section, recognizes and celebrates professionals whose contributions and commitment to helping others and to furthering the practice of public interest law are noteworthy and commendable.

The award recognized Mike’s research and efforts over the past several years on the topic of access to mental health coverage and care in rural communities. While working as a Project Director for the Western Wisconsin Mental Health Audit Project, Mike helped identify eligibility and coverage barriers that deterred patients from the mental and behavioral health services and benefits they needed. The findings produced by this research project led to a HRSA funded project, “Polk County Safetyweb Network Project,” which fosters partnerships between providers, technology professionals, and public interest attorneys to create a Health Benefits Counseling Network to better deliver services to low-income, underserved patients.

The Section presented The Ryan Klesh Award to Mike at the State Bar of Wisconsin’s 2016 Annual Meeting & Conference Member Recognition Ceremony on June 16, 2016 in Green Bay, WI.



*ABC for Rural Health
Chief Operating Officer
Mike Rust*



HealthWatch Wisconsin www.healthwatchwisconsin.org

HealthWatch Wisconsin provides state-of-the-art communication and training methods to help health care professionals improve both their competency and capacity to meet the needs of people seeking medical coverage and services. A planning process for HealthWatch Wisconsin began in 2005 as a project of ABC for Health. By 2008, ABC initiated the project that includes an annual conference and comprehensive training protocols. HealthWatch has become a trusted, leading source for accurate, timely information on health coverage programs in Wisconsin.

HealthWatch has a growing online presence, establishing a YouTube channel to supplement its already successful online Training Portal. HealthWatch has plans to enhance its interactive learning portal, setting the stage for the new partnership with My Coverage Plan, Inc. on its exciting GURULZ™ project.

HealthWatch hosted a successful series of workshops and Annual Conference, bringing legislators, policy makers and health care and coverage experts together in Madison. HealthWatch was invited to present at other statewide conferences and events, as well as community meetings, university undergraduate and graduate level classes, and workshops.

HealthWatch is also included in the Wisconsin Coverage Connections™ project, producing educational materials to help connection Wisconsin children to BadgerCare Plus coverage.

HealthWatch is poised to evolve into a membership-driven subsidiary organization in the next fiscal year.



*ABC's Bobby Peterson
kicks off the 2016 HWW
Conference in Madison*



My Coverage Plan www.mycoverageplan.com

2016 was a big year for My Coverage Plan, Inc. (MCP), a for-profit subsidiary of ABC for Health, Inc. MCP secured a major Small Business Innovation Research (SBIR) grant of up to \$1.6 million over 5 years from the National Institutes of Health, Institute on Minority Health and Health Disparities. The new funding promotes education strategies that reduce health disparities through workforce training that addresses the rapidly changing health care coverage program rules, requirements, and eligibility.

The proposed Learning Management System (LMS) software called GURULZ™, will provide an initial assessment of trainees and establish a web based, on-demand curriculum to train and maintain workforce competency on health coverage program rules and practice.

The GURULZ™ LMS system evolved from corporate parent ABC for Health, HealthWatch, and training programs for Patient Advocates, Health Benefits Counselors, and Attorneys who help low income people identify and optimize health coverage. Proactive patient engagement with trained and competent staff promotes better health outcomes & improves customer service, while reducing uncompensated care.

As MCP continued to grow, onboarding new developers and expertise, MCP produced a demo model of its patented technology solution that provides a decision support tool to optimizes patient coverage. It was the screening tool that got recognized nationally, leading to MCP being selected as a finalist in this year's Fierce Innovation Awards: Healthcare Edition, an awards program from the publisher of FierceHealthIT, FierceHealthcare, and FierceMobileHealthcare. MCP was recognized as a finalist in the category of (Health Care) Revenue Cycle Management.

