



Innovative Partnerships to Serve the Uninsured

*Partnering with Free & Charitable
Clinics*



SAFETYWEB NETWORK™

Dani Wetter & Mana Kleiser

ABC for Health, Inc.



• EST. 1994 •

About Us



Mana Kleiser

Health Benefits Consultant



Dani Wetter

Health Benefits Counselor



ABC for Health, Inc.



- ABC for Health is a nonprofit, public interest law firm working to promote health equity and social justice
- Serve people impacted by health disparities due to income, race, immigration status, sexual orientation, and other identities to connect to health care and coverage



About ABC for Health, Inc.

- Direct client services
- Subsidiaries:
 - HealthWatch Wisconsin, Inc.
 - ABC for Rural Health, Inc.
 - My Coverage Plan, Inc.

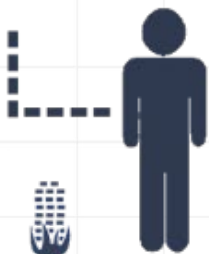


Maze of Programs



The Corn Maze of Coverage

Age
Income
Family Size
Employment
Medical Status
Immigration Status



BadgerCare Plus?
Medicare?
CEN Coverage?
Veteran Benefits?
Marketplace Insurance?
COBRA?
SSDI?
Private Health Insurance?
Katie Beckett?
Emergency Medicaid?
Special Enrollment?
SSI?
Charity Care?
EBD Medicaid?
SeniorCare?

Optimized
Health Care
Coverage?

Health Benefits Counseling



- ***Asking the right questions***
- Proactive, not reactive, patient assistance
- Connecting the dots and careful listening
- Identifying structural or systemic issues impacting families
- Using patented decision support technology
- Legal back-up and training
- Staying engaged

Stay Engaged!

- Build the expectation that we will be staying in touch
- Important for families with health literacy concerns
- Family situations fluctuate and change all the time
- ...So do the rules!
- We conduct regular “Health Benefits Check-ups”



About Free & Charitable Clinics

- What is a free & charitable clinic?
- Who do they serve?
- How are they staffed?
- How are they funded?
- ~110 FCCs in Wisconsin



Project Beginning

- AmeriCorps VISTA program
- Helping patients navigate
- Myth-busting
- Patient connection with ABC
- Grant funded!



SafetyWeb Network - FCCs



- Project Purposes:
 - Connect patients at select free & charitable clinics to health coverage & care
 - Advocacy & links to legal services
 - Education & training
 - Technology development
- Project partners: ABC, WAFCC, MCP, HWW, 10 clinics (year 1) – ARPA funded through WISTAF



Dimitri's Story

- Free Clinic referred Dimitri*, uninsured and had a medical emergency, and won't be able to return to work for several months
- Medical debt from hospital, pushing for payment plan
- Health system demanding payment up front before allowing follow up care
- ABC reviewed Dimitri's finances and determined he should be eligible for ongoing BadgerCare+, as well as a 100% discount according to the hospital's Financial Assistance Policy
- Wiped out all medical debt and got coverage for ongoing medical care so Dimitri can fully recover

*Names and identifying information has been changed



How it Works:

- Created a referral pathway between clinics & ABC with frequent “circle backs” to give clinics an update
- Materials to help: (English & Spanish) hosted on a project webpage
 - Referral guides
 - “5 Questions to Ask”
 - Referral Form
 - Privacy Notice
 - Substantive fact sheets/guides



**Refer This Patient to
ABC for Health**

Quick Glance Guide on Appropriate Referrals to ABC for Health:

1. Families with children in the home
2. Patients with unpaid bills or medical debt
3. Patients who have recently been in the ER
4. Pregnant or recently pregnant persons
5. Patients who recently lost BadgerCare, insurance, or are uninsured
6. Patients with conditions that may be considered disabling

Not sure if you should refer a patient? Give us a call to discuss:

Contact ABC for Health:

Call: 608-261-6939 **Email:** info@safetyweb.org
Fax: 608-261-6938 **Web:** www.safetyweb.org

How it Works

- Monthly Meetings of all partners
- Frequent check-ins with Clinics
- Weekly trainings:
 - Advocacy skills: Making a good referral, Asking the right questions, Confidentiality
 - Public benefits: Basics of BC+, SSI, Household size & FPL, Medicaid unwinding*
 - Immigrant health coverage options
 - Medical Debt



Project Website



ABC for Health's

SafetyWeb Network Project

Welcome to the SafetyWeb Network Project



SAFETYWEB NETWORK™

The SafetyWeb Network is an exciting new project to help evaluate and connect patients at select free and charitable clinics (clinics) to health coverage and care. Together, ABC for Health, the WI Association of Free and Charitable Clinics (WAFCC), select clinics, and additional project partners will serve low-income, uninsured, or underinsured patients that face legal and administrative obstacles to health coverage and care.

Many patients of free and charitable clinics are eligible, but not enrolled in, Medicaid, health coverage, insurance programs, or community resources. With support, these patients can better overcome knowledge, access, and bureaucratic red tape.

The collaboration is a game-changing project that links clinics to ABC for Health's direct legal services and technology.

Basics

Toolbox

Videos

Angela's Story

- Free Clinic referred Angela*, a pregnant woman who had been denied BadgerCare+
- Spanish speaking undocumented immigrant
- ABC reviewed the BadgerCare+ application and realized there were income deductions that brought her under the income limit
- Backdated coverage
- Healthcare provider continued to bill Angela directly, even though she had coverage
- ABC was able to enforce billing protections and resolve the medical debt

*Names and identifying information has been changed



How it's Going:

- Huge success!
- Strong Referrals:
 - Since March 1, we've met:
 - ~300 family members
 - ~60 kids in the home (CYSHCN or at risk)
 - **~50% Spanish speaking**
 - Mixed immigration status, many undocumented

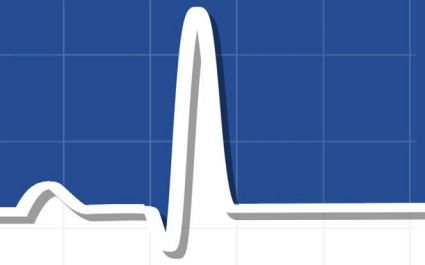


How it's Going:

- Families in need:
 - Coverage – especially EMA wrongly denied
 - People who are/recently were pregnant
 - Medical debt, medical bills
 - Financial assistance
 - Disability
 - Fluctuating income/employment
 - Informed referrals/warm handoffs



Myth-busting!



Myth: Immigrants are not eligible for Medicaid or Marketplace plans

Myth: Coverage cannot be backdated

Myth: Hospitals do not have to offer financial assistance/charity care

Myth: All programs count income and household size the same way



Amy's Story


- Free Clinic referred Amy*, a child in need of specialty care beyond what the clinic can provide
- Family uninsured, believed their immigration status barred them from health insurance
- ABC discovered Amy and her siblings had legal immigration status which qualified them for BadgerCare+
- Approved for BadgerCare+, able to schedule specialty care and whatever other health care is needed for the children

*Names and identifying information has been changed



Looking Ahead:

- Introduce technology into the project with the “FirstCheck WI” screening tool



The screenshot displays the 'FirstCheck WI' web application. At the top left is the logo, which consists of a blue checkmark inside a shield shape followed by the text 'FirstCheck WI'. Below the logo is a horizontal progress bar with five steps: 1 About You, 2 Household, 3 Finances, 4 Current Coverage, and 5 Recommendations. The 'About You' step is currently selected. The main content area features the text 'Ready to get your personalized healthcare coverage recommendations?' followed by two buttons: a blue 'Start!' button and a grey 'Help & About FirstCheck' button. To the right of the text is a large graphic of a heart composed of various medical icons in different colors (red, blue, green, yellow). At the bottom of the interface, there is a footer with the text: 'FirstCheck Wisconsin is a product of [My Coverage Plan](#), a subsidiary of [ABC for Health](#). ©2023 My Coverage Plan, Inc. | Patent #8126727'.



Looking Ahead:



- Evaluate adding additional clinics (sustainably!)
- Evaluate adding staff (already engaged LanguageLine)
- Keep building our “BLT” – Benefits Learning Tool
- Think of ways to replicate project workflows/successes in other networks (especially those serving CYSHCN)



Medicaid Unwinding



- **March 2020:** Medicaid Disenrollment Freeze
- Accumulated Medicaid population ~1.65 million
- **April 2023 – May 2024:** Unwinding Period
 - Staggered renewals
 - Some rules return: premiums, work requirements, etc.
- We can assist with confusion surrounding this

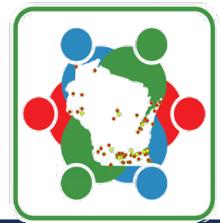


Rosa's Story



- Free Clinic referred Rosa*, a young child, needed help getting an expensive medication
- The clinic thought the entire family was undocumented because they are not citizens, but ABC discovered they had legal status
- Mom's BadgerCare+ Prenatal coverage wrongfully terminated several months ago
- ABC stepped in to sort it out, mom & kids are eligible
- Now all of the children their mom have BadgerCare+ for the next several months and medication is covered

*Names and identifying information has been changed



Say It Forward



- We launched a “Say it Forward” campaign
- We build on the relationships and trust we have all already built
- At the core of our campaign are trusted conversations, word-of-mouth, neighbor-to-neighbor, and community outreach



Resources:



ABC for Health, Inc. | (608) 261-6939 | info@safetyweb.org

#SayItForward

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