



Advocus

Technology Solutions that Reduce
Uncompensated Care & Health Disparities

Return on Investment Summary



My Coverage Plan, Inc.

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My Coverage Plan, Inc. (MCP)



My Coverage Plan, Inc. (MCP), exists to address the challenge of uncompensated care for both health disparity patients and health care providers. MCP was founded in 2010—as a subsidiary of ABC for Health, Inc. (ABC)—to commercialize a decision support tool based on ABC's expert legal knowledge and processes. Supported by Small Business Innovation Research (SBIR) funds from the National Institute on Minority Health and Health Disparities (NIMHD), part of the National Institutes of Health (NIH), MCP identified bad debt and charity care that combine to total over \$1 billion dollars/year in Wisconsin hospitals. With the help of ABC, MCP embarked on a journey to develop and promote health IT tools that optimize health care coverage, create a healthcare coverage record, and reduce medical debt for health disparity patients.

The MCP advantage derives from a proactive patient-centered approach that helps patients identify, secure, and maintain health coverage—bolstering provider revenue. Advocus, MCP's patented decision support tool, promotes upfront revenue and reduces ineffective backend collection activities and expenses. MCP tools inform a sophisticated understanding of both public and private payment options.

The 23-year history of ABC served as the precursor and catalyst for the development of our unique set of web-based tools; MCP has captured the proven health benefits counseling methodology and converted ABC's methods into a deployable technology solution.

Our Partner's Proven Methodology



ABC for Health, Inc., is a nonprofit, public interest law firm with a unique approach to resolving health care finance concerns. ABC developed the practice and profession of Health Benefits Counseling—a dedicated professional discipline—to address access to health care coverage and service issues across the full continuum of public and private health care coverage programs.

Since 1994, ABC staff helped over 42,000 family members in WI. Over its 23-year history, ABC has helped families and individuals apply for health care benefits, troubleshoot and appeal claim and eligibility denials, coordinate multiple benefit programs, and alleviate medical debt and collection concerns. ABC's goal for every patient is not simply to identify one-time solutions for a single encounter, but to establish pathways for patients to maintain health care coverage and supportive resources into the future. Ultimately, ABC's pathways reduce the financial burden for both patients and providers. Health Benefits Counselors reduce uncompensated care through correctly optimized—and appropriate—third-party reimbursements. Providers expend scarce resources to address uncompensated care associated with individuals who lack adequate insurance. Health Benefits Counselors can convert high-risk and costly self-pay patients into a reliable and consistent revenue stream supported by third-party payors while simultaneously providing a valuable customer service that can favorably distinguish a hospital in a competitive healthcare marketplace.

Through inquiry and legal analysis, ABC identifies coverage opportunities that patients and providers regularly overlook or fail to identify. Although most providers try to serve the multifaceted needs of patients seeking health care services and coverage, they face overwhelming legal and administrative complexities. Unfortunately, most hospital and current vendor staff lack the legal and policy training to help patients correctly identify, optimize, and maintain access to healthcare coverage across a broad continuum of programs.

Our Technology Solution

Advocus, My Coverage Plan's patented health benefits screening tool and coverage record, has transformed the health benefits screening process into a web-based solution—a process developed with over two decades of refinement. Advocus helps providers guide patients through multiple coverage options to maximize health coverage and minimize medical debt. Advocus is analogous to TurboTax®, but for health benefits and coverage programs.

Advocus greatly improves ABC for Health's proven Health Benefits Counseling process, used successfully by numerous partners and customers in Wisconsin. ABC and MCP focus on front-end patient-centered counseling, which includes a comprehensive intake interview to facilitate screening for all available coverage options. Advocus automates this process to produce an action plan for obtaining health care coverage. Advocus also creates an electronic coverage record to memorialize past and present coverage variables and benefits.

Hospital	Tenure	Patients Served	Cost for Service	Reimbursement	ROI
Area Hospital 1	Oct. 2005-Aug. 2017	~8,886	\$2,663,381	\$39,083,537	\$15 : \$1
Area Hospital 2	Dec. 2010-Aug. 2017	~1,310	\$683,052	\$7,037,759	\$10 : \$1

Since October 2005, the partnership between ABC for Health and Area Hospital 1 (AH1) promoted \$39 million in third-party reimbursements while helping nearly 9,000 unique patients obtain needed care. AH1's investment yielded a \$15 return for every \$1 spent on Health Benefits Counseling services. The 15:1 return on investment accounts only for the financial benefits of the first encounter between a patient and a Health Benefits Counselor. The long-term benefits to the health care provider are much greater as patients come back repeatedly with secure and reliable health care coverage. Advocus will only improve these results.

ABC for Health's proven methodology has worked for both AH1 & AH2. With Advocus' canonized software, MCP intends to alleviate systemic uncompensated care on a national scale.

Uncompensated Care & Bad Debt

Optimized patient health care coverage reduces bad debt. Often, self-pay patients cannot afford to pay all of their medical bills, leaving providers with tremendous amounts of bad debt and an uncertain revenue stream. In 2016, Wisconsin hospitals provided \$994.2 million in uncompensated health care services to their patients.

In 2015, community hospitals nationwide provided nearly \$37.5 billion in uncompensated care. Studies suggest that the majority of uncompensated care cases are attributable to patients who have income below the federal poverty level and are likely qualified for public health care programs. A significant portion of uncompensated care costs may be attributable to uncovered services provided to self-insured patients.

Through optimized coverage and flagging inappropriate denials of coverage, Advocus can identify coverage opportunities for individuals before care becomes uncompensated. Through identification of third-party payment sources, Advocus can convert unpaid medical debt into a reliable source of revenue for health care providers.

Stephanie's Story*:

Stephanie, a widowed senior citizen, was admitted to a local hospital when an infection was getting out of control. Her physicians determined it wasn't safe for her to return home without 24 hour care. Stephanie had Medicare and a supplemental plan but due to her observation status at the hospital, she lacked coverage for her needed care. Stephanie's daughter worked and could not provide all the care her mom needed and was feeling overwhelmed. Stephanie felt alone and feared she wouldn't have a place to go. ABC worked with Stephanie and her family to help navigate and enroll in institutional long term care Medicaid. She was accepted as a patient to a nursing facility. ABC discussed both the benefits and associated risks of the program. ABC got Stephanie coverage for her needed nursing care and also alleviated family stress and fear during a very difficult time.

*de-identified to preserve client confidentiality



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