

Retooling Post-Reform

What will Eligibility Screening & Enrollment Programs look like in the future?

Prepared for:

Region 11 HFMA

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Overview

Outline

- ✓ Reform by the Numbers
- ✓ Politics versus Reality
- ✓ Provider Accountability Requirements
- ✓ Risk Aversion Tactics
- ✓ Screening and Enrollment Strategies



Overview

What to Expect Today

- ✓ Review key provisions in the new law relating to enrollment & eligibility expansion
- ✓ Provide foresight as to how reform will impact screening and enrollment programs
- ✓ Understand how your facility can expand existing protocols to develop new programs to ensure compliance with the new federal standards
- ✓ Develop enrollment strategies to maximize reimbursement opportunities
- ✓ Establish guidelines to aid in your retooling efforts



The Uninsured Story

State Unisured Facts

	CA	WA	OR	NV	HI	AK
Non-elderly Population	32,574,200	5,808,900	3,292,500	2,303,400	1,026,800	610,500
% Unisured	21%	14%	20%	22%	9%	21%
Below 138% FPL	52%	42%	54%	48%	55%	46%
Gap - 139 to 400% FPL	38%	48%	38%	41%	32%	43%
Chip Participation Rate	81.50%	83.40%	75.20%	55.40%	91.30%	73.80%

* Source: www.statehealthfacts.org/healthreformsources



Revenue Impacts





Politics vs. Reality

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Provider Accountability

Tax-Exempt Hospitals

- Community Health Needs Assessment
- Financial Assistance Policy
- Limitation on Charges
- Billing and Collections



Financial Risk

Provider Challenges

Growing Uninsured Population

Cost of care increasing

Resources to manage this segment of the AR

Regulatory Pressures

Increased Compliance and Fraud audits

Reduction in Reimbursement

Reduction in DSH payments

Increased Financial Risk

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Financial Risk

The Assumptions

Declining
Reimbursement



More Patients
have 3rd Party
Payer



Risk Aversion Tactics

Educate & Connect

- Provider will find themselves in a unique position
- Consumer/Patients will struggle to understand their options
- Insurance exchanges will provide new guidance

Educated consumers connected to the insurance program that best meets their financial and healthcare needs will yield the greatest reimbursement to providers.



Expand Screening and Enrollment

- More than just Medicaid
- SSI is not enough
- Extended benefit opportunities (COBRA, ERRP)
- Pre-existing and high-risk coverage
- Immigrant program participation



Strategies

Look beyond the hospital's four walls!

- Expand partnerships with community organizations
- Move screening & enrollment assistance to the patient access points
- Develop an advocacy approach so patients find insurance with the best reimbursement and lowest out-of-pocket



Strategies

Segmentation

- Avoid the collection agency approach
- All claims are not created equal
- Use automation to identify opportunity
- Become the resource for information



Pitfalls to Avoid

- The limitations of automated screening tools
- Promises that are too good to be true
- Patient-directed programs
- Compliance and reporting





Unanswered Questions

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Summary

Partner & Expand

- Build relationships in the community that can increase the number of insured patients
- Take a broad approach to eligibility beyond traditional Medicaid and SSI

Educate & Connect

- Ensure your patients are knowledgeable about their options
- Mitigate financial risk by connecting patients to programs with good reimbursement

Segment & Advocate

- Enrollment programs must be customized for different patient groups
- Be a resource for patients in finding coverage solutions



Thank You

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