

Care, Comfort and Hope

Wisconsin Hospitals Community Benefits

Charity Care

Fear of a bill should never prevent a patient from seeking care at a Wisconsin hospital. Wisconsin hospital charity care programs provided \$232 million to more than 700 patients each day in 2010. The stories that follow illustrate the deep commitment and continuing concern that hospitals have to their patients to ensure they receive the care they need regardless of their ability to pay.

“I am so very grateful.”

The costs related to just one serious illness can be enough to rock any family’s finances. After a series of medical crises in recent years and subsequent bankruptcy, a local couple is grateful for the financial help and bill payment options they received from Froedtert Health and Froedtert Health St. Joseph’s Hospital.

“It’s been a series of things,” said John*, who is in his late 60s. He was treated several years ago for cancer and has heart problems. “Two years ago my wife hurt her leg pretty badly and had to be transported to the hospital. Then last year, I had to go to the emergency department and ICU. Fortunately, the financial assistance we had applied for earlier was still in effect.”

John had been on disability for the last several years of his career and his wife, Mary, has had difficulty finding a job because of her own health problems. About four years ago, their mounting stack of bills was more than their insurance or income could cover. They were happy to learn that Froedtert Health could help.

“We got good counseling all the way along,” John said. “I’d also like to mention that the care the nurses, assistants and doctors provided, we found to be very, very good. They made sure we had what we needed.”

The Froedtert Health Financial Assistance Program assists patients who are unable to pay their hospital bills. Patients who qualify receive care with no obligation, or discounted obligation, to pay for services.

“We understand that billing and collection for health care services can often be confusing. And we know that, especially in these economic times, many families struggle to keep up with their bills,” according to Amy Ciriacks, supervisor of admissions for St. Joseph’s Hospital. “Our financial counselors work with patients to answer their questions and to educate them about the options and programs that are available to people who are uninsured or underinsured. We also guide them through the application process.”

“There are many options for bill payment that we want patients to know about, and we work to find the best solutions for them, even before they come to the hospital,” she added.

Now that John is on Medicare, and with some help from other sources, the family is in better financial health. John said he wanted to share his experience with others who may also need help.

“I am happy to do it, because I am so very grateful,” he said.

*Names used are not patients’ actual names.

Froedtert Health St. Joseph’s Hospital, West Bend

Preventing a potentially fatal outcome

Cholecystitis is a condition that occurs when the gallbladder becomes inflamed as the result of infection, gallstones, tumors or injury. If cholecystitis is not treated, the gallbladder may rupture or perforate. A ruptured gallbladder is an emergency and can be fatal if not treated aggressively.

Severe abdominal pain, caused by gallbladder infection, brought a 20 year-old woman into the Emergency Department at Aurora Memorial Hospital of Burlington. She was unemployed, uninsured and lived at home. Financial counselor Diane Mantey met with the young woman to let her know about the Aurora Helping Hand program and its benefits. The patient left to collect the few documents needed for processing the application.

Diane explained, “The patient came back within hours with all her documents ready for me to process.” When Diane was able to tell the patient that she was eligible for the program and could undergo her surgery the next day, the patient was overcome with appreciation.

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Wisconsin Hospitals Community Benefits (continued)

"I needed this gall bladder surgery so desperately and, with your assistance, I will be able to live without this pain," the patient said, through grateful tears, as she anticipated the care she would be receiving at the hospital.

Aurora Memorial Hospital of Burlington

Oh, no!

Peter was going through a difficult time in his life. His wife left him, he was recently laid off, and he had just started a new job. With the stress of an upcoming divorce and a new job with an uncertain future, he moved in with his parents for support. At their suggestion, he was admitted to Aurora Psychiatric Hospital for the help he needed during this difficult transition.

Karen, lead financial counselor, was alerted to his admission when his case manager was unable to obtain authorization; the insurance carrier could not identify his coverage. You see, he elected not to take out the COBRA coverage offered by his former employer because he believed he was still covered by his wife's insurance. However, during the separation, his estranged wife had removed him from her policy.

Peter was ineligible for insurance offered by his new employer for several months. Karen quickly reassured Peter that Aurora understands difficult situations like this, and she would find a program to help him. Because his estranged spouse would not provide any information, Karen worked primarily with Pete's mother to obtain the necessary information.

After providing Peter and his mother with information regarding various prescription and Veteran's assistance programs, Karen guided Peter's mother through Aurora's Helping Hand financial assistance application process. He received a discount and an interest-free payment plan for the remaining balance through Aurora's Helping Hand program.

Peter's mother sent an email to Karen's manager to thank her. "Karen was very kind and empathetic to Peter's situation. She told us of several alternatives for paying his bill. Would you let her know for me how much my husband and I appreciate her help?"

Aurora Psychiatric Hospital, Wauwatosa

Near the end of 99 weeks

Becky is a single female in her late 50s who became unemployed near the end of 2009. Becky went from a good-paying job to trying to make ends meet on unemployment benefits. Becky tried to keep a small health insurance plan with a large deductible and out-of-pocket coinsurance; however, the premiums became too high for her to manage when her savings was exhausted and she only had her unemployment income. To make matters worse, Becky was coming close to her maximum unemployment eligibility of 99 weeks, after which she would have no income. While still covered by her health insurance, Becky found herself in need of a total knee replacement. Her health insurance paid a good portion of her surgery and therapy but also left her with an unmanageable patient balance. Holy Family Memorial was able to assist Becky with a portion of her balance through their Community Care Program and reduce her expected payments to a more affordable amount monthly.

Holy Family Memorial, Inc., Manitowoc

Man grateful charity care gives grandson fresh start

An elderly gentleman came in requesting to speak to a financial counselor. He had recently lost his wife, his only income was from social security and his grandson was living with him. His grandson was unemployed, had no insurance, and had previous medical bills with St. Mary's. He spoke with one of our financial counselors requesting to pay for his grandson's bill in small monthly increments. After reviewing his situation, it was determined that they would not qualify for a monthly payment plan, so our financial counselor suggested that he have his grandson complete a charity application. At first the gentleman strongly objected that they were not a charity case and that we should reserve that for others that truly need it. It took a somewhat lengthy discussion, some counseling and reassurance to convince him that it would be OK if all they did was complete the application and return with the required documents.

He left and returned a few days later with all of the paperwork in hand. The financial counselor reviewed the information and brought it to her manager for an immediate approval. We were able to approve the case at 100% that day while the grandfather waited in our Atrium. When he was informed of our decision he began to sob and remarked "Why is the Lord being so good to me?" He thanked us over and over again for resolving his grandson of his medical debt and allowing him a fresh start. As he left he emphatically stated that they would not forget what we did for his family and would definitely be sharing his story with others.

St. Mary's Hospital Medical Center, Green Bay

Submit community benefit stories to Mary Kay Grasmick, editor, at mgrasmick@wha.org.



Read more about hospitals connecting with their communities at www.WiServePoint.org.