

Medicaid Advocacy: A Story of Challenges, Skill and Persistence

Air ambulance transports a 61-year-old male with severe burns over the majority of his body to a Colorado hospital burn unit. The man, who is obviously without identification, is intubated, heavily sedated and unable to speak.

Challenges

The challenges presented to the hospital staff are many. Besides the most immediate challenge of dealing with his critical medical condition, the first challenge is identifying the patient, where he lives and if he has next of kin. The second challenge is researching what, if any, insurance coverage this man has to cover his what will be sizable medical bills.

...and Results

With the assistance of The Midland Group's public benefit eligibility professionals, the hospital is able to identify the patient, provide him with needed medical care and be paid on the nearly \$4 million dollars in charges the patient incurred over several months of treatment.





The Story

In December 2012, a life-flight helicopter transported a man in his early 60's with third-degree burns on more than half of his body at a Colorado hospital. This hospital has the only burn unit covering the area of Northern Colorado and Southern Wyoming, and often treats patients from both states. The patient, who did not have identification, was intubated and unable to speak. With burns over the majority of his body, the hospital's first priority was to ensure the man received the proper care needed for his dire situation. The Midland Group, the hospital's public benefit eligibility partner, was charged with researching the patient's identity, next of kin, current insurance enrollment, if any, and eligibility for public insurance coverage, if needed.

In order to identify the patient, Midland's team immediately contacted the paramedic life-flight service and learned that the flight originated in Wyoming. Understanding that patients are mobile and do not necessarily reside in the state where the accident occurred, Midland filed Medicaid and Social Security disability applications in both Colorado and Wyoming. Initially, the state of Wyoming denied the man's Medicaid application because of lack of proof of residency. It took three days – and a considerable amount of investigative work by The Midland Group's public benefits administrators working closely with hospital case management staff – to track down a family member of the man.

Tracking down family

Through several conversations with people in the neighborhood of the house that was burned, Midland concluded the man was in his own residence at the time of the fire in Wyoming. Eventually, an estranged daughter was located and contacted in a suburb of Denver. Due to the extensive burns this man suffered, they knew his care would be long-term – at least more than a month. With the daughter's help, Midland was able to complete Medicaid and long-term care applications in Wyoming. They found out the man hadn't worked in more than a year, suffered from COPD and was already receiving Social Security Disability benefits but was not yet eligible for Medicare.

 The process requires intense problem solving, a significant investment of time and persistence, and leveraging of resources – something in which The Midland Group specializes. 

Midland recognized early on that the case hinged on cooperation by the daughter, who was the man's only living relative willing to cooperate. Midland offered to find and pay an attorney to help the daughter secure power of attorney for his case. Ultimately, she worked with her own attorney and became power of attorney, which proved to be invaluable as the case developed. They also worked with her to get bank statements and proof of residency and the man was approved for state benefits to cover his inpatient care and long-term rehabilitation.

Complicated Benefits

Typically, Medicaid will only cover 28 days of inpatient care. In Colorado, there are 15 different waivers under which a resident may fall to qualify. Because of The Midland Group's

vast experience with the state's Medicare program, they were able to apply for an EBD (Elderly Blind Disabled). Although in the end, the man did not qualify for Colorado benefits, without The Midland Group's knowledge of the state's program, the hospital may not have been reimbursed for the man's care if he had been a Colorado resident.

In the process of working to get this man approved for Medicaid, Midland also considered establishing an Income Trust Account for the patient. This type of account would allow for the patient to receive care if his or her income is over the limits eligible under Medicaid. It is typically used for long-term or nursing home care costs. The excess income the patient receives is redirected into the account and is not included when determining eligibility. This money is then used to cover the costs of care.

Long-Term Benefits

According to Robert Ringlein, Director of Operations with The Midland Group in Denver, by completing an initial financial screening and applying for state coverage, they avoided long-term tie-ups on both the hospital and patient's accounts. In many similar cases, vendors do not seek long-term care for patients. According to Ringlein, "The process requires intense problem solving, a significant investment of time and persistence, and leveraging of resources – something in which The Midland Group specializes."

The patient was under inpatient hospital care for more than five months. After all was said and done, his hospital bills totaled \$3.7 million in charges, and the hospital was reimbursed \$1.1 million through Wyoming Medicaid. Without the public benefits expertise of The Midland Group, this uninsured patient would have been liable for a seriously large self-pay balance. In all likelihood, the hospital would have received nothing and it would have been classified as financial (charity) assistance. As a patient advocate, Midland ensured the man was able to receive the treatment he needed and the hospital was paid for the excellent care they provided.

Benefits of Midland Group as a Public Benefits Eligibility vendor:

- Focused on self-pay population advocacy
- Experienced in various social security and long-term care programs
- Advocate for both the hospital and the patient
- Established relationships with state and county decision makers