

August 21, 2018

Mr. Dan Ruben  
Executive Director  
Equal Justice America  
13540 East Boundary Road  
Building II, Suite 204  
Midlothian, VA 23112

Dear Mr. Ruben,

I spent my Summer 2018 Fellowship working with ABC for Health, Inc., a non-profit public interest law firm. At ABC, Health Benefits Counselors work side by side with staff attorneys to ensure access to health care and health care coverage for at-risk populations. As a result of the Equal Justice America Fellowship I received, I had the opportunity to work one-on-one with clients, to advocate on their behalf, to assist clients in navigating public benefits programs, and to conduct policy research. During my summer with ABC for Health, I not only had the opportunity to have a direct impact on my client's lives, but I also had the chance to produce educational materials which could reach a larger number of people.

I had the opportunity to work with approximately thirty clients this summer. Many of the clients that I worked with struggled to navigate the complex world of public benefits, while others were unsure of how to deal with crippling medical debt. ABC for Health provided training on Social Security Disability (SSDI and SSI), Medicaid, Medicare, and local public benefits resources so that I could do more than just intakes. Through my training, I learned how to determine when applying for a program such as BadgerCare might be an appropriate way to cover medical bills, up to three months old, that would otherwise go to collections. I also became familiar with local resources that could provide families with ongoing support and assistance with issues outside of the firm's area of practice. Some clients simply needed moral support while making phone calls to Social Security or BadgerCare, and others just needed guidance regarding next steps. The graciousness of my clients, no matter the depth of assistance provided, was humbling.

One client that I worked with more extensively was an individual who sought assistance appealing an unfavorable Social Security Disability decision. The client was a young woman who had worked full-time up until the chronic pain she experiences, as a symptom of her diagnoses, was too debilitating to continue. Unable to work, the client submitted the initial disability application on her own, and found the process confusing and exhausting. This time around, when filing the reconsideration application, she had our assistance. When completing the application we ensured that the questions were answered thoroughly and realistically. I reviewed numerous pages of medical records and sought updated information from the client's physicians. From there, I wrote a Memo of Support detailing Social Security's requirements for the client's disabling conditions, and matched the requirements to statements from physicians in the medical records. While we continue to wait for a disability determination, I know that my assistance gave the client's case the best chance of success, and that my assistance reduced the stress of the complex process.

In addition to working directly with clients, I conducted policy research. This summer was a particularly interesting time to be looking into health policy as a number of legislative and executive changes were made which affect health care coverage. I researched Short-Term Health Insurance, Association Health Plans, Medicaid work requirements, proposed changes to the Public Charge test, funding cuts for Navigators, political subversion of the Affordable Care Act, state applications for innovation waivers, and the rising cost of health care. For several of these topics, I created PowerPoint presentations which were used to produce videos for the ABC for Health non-profit subsidiary, HealthWatch Wisconsin. My presentations were intended to be simple, but informative, educating viewers on what changes were made, how those changes would affect them, and significant coverage concerns attending those changes. My goal was to keep the public informed about policy changes that would impact their coverage options.

The final policy project that I worked on created an ideal health care coverage system for the state of Wisconsin. The plan was based on previous publications by ABC for Health, but was updated to reflect the current state of health care coverage, and current statistics. These updates required further research on the state's waiver applications which propose adding a work requirement and lockout period to the Medicaid program, and create a state reinsurance program. I also researched the implications of the state's failure to accept Medicaid expansion funds. The idealistic plan that I co-authored focuses on pooling risk, through a public-private partnership, to drive down the cost of health care as well as health care coverage-something that health care reform has yet to accomplish. The ultimate goal of the plan is to foster a conversation about the best way to provide access to health care coverage for all.

My time at ABC for Health, Inc. provided an eye-opening experience into the world of public interest law, health policy, and public benefits. Through this fellowship I gained an understanding of the complex world of health care coverage. Beyond simply learning about these programs, I worked one-on-one with clients to screen for eligibility, assist them in navigating benefits programs, and advocating on their behalf. This fellowship provided me with invaluable insight into the world of public interest law. I cannot imagine a more rewarding experience. One of the reasons I chose to go to law school was because I wanted to help others. Working at ABC for Health this summer illustrated that I chose the right profession.

Regards,

A handwritten signature in blue ink, reading "Catherine Rose". The signature is fluid and cursive, with the first name "Catherine" being more prominent than the last name "Rose".



August 17, 2018

Dan Ruben, Executive Director  
Equal Justice America  
Building II – Suite 204  
13540 East Boundary Road  
Midlothian, VA 23112

RE: Evaluation of Catherine Roen

Dear Dan-

As the Chief Operating Officer and a public interest attorney at ABC for Health, Inc., it has been my great pleasure to become more acquainted with Catherine Roen. Catherine joined our non-profit public interest law firm as a summer student legal intern. Our staff is comprised of attorneys, Health Benefits Counselors, and advocates who focus exclusively on legal rights and responsibilities in health care financing. Catherine was a quick study on some of the basics of health care coverage across the spectrum of coverage programs, and very quickly became an accountable, self-sufficient member of our team.

When Catherine arrived, we established a workplan for her summer that contained four project objectives: 1. Direct client interviewing and counseling for at least 30 families over the course of the summer. 2. Start laying the foundation for a robust, multi-month project on promoting understanding of and participation in the HealthCheck (EPSDT) program for Medicaid-Eligible Children. 3. Become familiar with the issue of Birth Cost Recovery (recovering lying in costs from unmarried partners of women receiving Medicaid benefits by county child support offices). 4. Conduct legal research and writing on the topic of Wisconsin's fair hearing process for Medicaid appeals.

As you know, workplans set an anticipated path for a project that is then edited and formed by student skill, aptitude, and frankly, office workload and priorities. This summer was no different! Catherine accomplished her overall summer legal internship goal, "To engage in direct client advocacy and legal research with a non-profit, public interest law firm centered on health benefits and health care financing to ensure children are connected and stay connected to needed health coverage." The individual objectives to achieve this goal changed over the course of the summer.

First, Catherine met *and exceeded* our expectations on Objective 1. She proved herself to be organized, confident, and professional on the phone and in person with clients. She displayed an ability to efficiently interpret and relay concepts of health coverage and health policy.

Throughout the summer, she became more confident in client conversations and more adept at tracking client conversations in our secure database. She attended full staff meetings, weekly



case meetings, and even helped facilitate our weekly Agency & Client Services meeting. She drafted memos and first drafts of briefs for our staff attorney, and was a full-fledged member of our team, even helping to clean the office each Friday afternoon. She also participated in the occasional office “deck party” as well, as we welcomed back and celebrated former ABC volunteers and interns. (I’m sure we’ll be throwing a “deck party” in her honor in the near future.)

Objectives 2-4 were amended as the summer progressed, as the health policy issues impacting low income and disparity patients were at play in Wisconsin (and nationally). As the conversation on comprehensive, affordable health coverage evolved, and as we got a better understanding of Catherine’s ability and skills, we recruited Catherine to help us prepare educational material on topics like short-term insurance, association health plans, work requirements in Medicaid, and reinsurance proposals (approved in Wisconsin, to be funded in part from a surplus in the Medicaid budget, only achieved if Medicaid enrollment drops.) This became “Objective 2” and was successfully achieved!

Additionally, Catherine joined our Executive Director in representing ABC for Health at a local gathering of health policy advocates called “Wisconsin Health Matters.” This introduced Catherine to a broader understanding of relevant policy issues before the state, introduced her to key collaborators representing diverse interests – the disability community, children and women’s health advocacy organizations, among others, and also allowed her to share a perspective in these conversations unique to our agency, one of the few participating which worked directly with low income, minority, or disparity consumers. Catherine was able to see how a hands-on, ground level view of the application of policy with actual families could dramatically inform conversations. This became “Objective 3.” Catherine was a great fit for this community collaboration work.

Based on her participation in these meetings, Catherine was charged with developing ABC for Health’s proposal to redesign health coverage in Wisconsin, called “WisCare.” She worked on drafting plan that incorporated: Public-private partnership with a BadgerCare foundation, reducing political resistance by involving key stakeholders, promoting pooling, spreading risk, and streamlining administration, securing funding through federal waivers and Medicaid Expansion, driving down costs for employers and individuals, and slashing the socialization of medical debt. No small task, but a challenge Catherine tackled head on. She got a better understanding of uncompensated care and the impact of medical debt on the cost of care. In Wisconsin, hospitals alone accumulated almost \$1 billion in uncompensated care in 2016, a figure close to \$36 billion, nationally. She laid the groundwork for additional planning to be done, and presented her work on the topic to a meeting of the full ABC for Health staff during her last full week in the office. Catherine successfully accomplished this new “Objective 4.”



Catherine joined us with a desire to experience public interest law, and get an introduction to the health policy issues behind the law. I believe she will continue to prioritize patient advocacy issues throughout her education and into her career. I anticipate she will thrive in an environment that promotes precise information and fact-finding, empathy, and fierce individual advocacy for clients. I have no doubt she will be supporting systemic change or policy that advances the interest of underserved populations.

Please don't hesitate to contact me for additional comments.

Best,

*Brynne McBride*

Brynne McBride  
Chief Operating Officer/Public Interest Attorney  
ABC for Health, Inc.