



# 2022 American Rescue Plan: Services to Undocumented Immigrants

Submit Application to: [CDDapplications@cityofmadison.com](mailto:CDDapplications@cityofmadison.com)

Deadline: 12:00 pm CST (noon) January 28, 2022

*Late applications will not be accepted*

Please limit your proposal and responses to the spaces provided in this form. Any materials submitted in addition to this application form will not be considered in the evaluation of the proposal. Please *do not attempt to unlock or alter this form*. **If you need assistance with this proposal or are unclear about how to respond to any questions listed below, please contact CDD staff at 266-6520**

<b>Agency Name:</b>	ABC for Health Inc.	<b>Amount Requested:</b>	\$ 143,650
<b>Title of Proposal:</b>	Say it Forward/Pásalo Adelante		
<b>Contact Person:</b>	Bobby Peterson	<b>Email:</b>	bobbyp@safetyweb.org
<b>Agency Address:</b>	32 N Bassett St. Madison WI 53703	<b>Telephone:</b>	608-444-7197
<b>Is this Group a 501 (C) (3)?</b>	Yes or No Yes	If no, applicant will need to secure a fiscal agent with 501 (C) (3) status.	
<b>Name of Fiscal Agent (if Applicable):</b>	N/A	<b>Fiscal Agent Phone:</b>	N/A
<b>Fiscal Agent Contact Person:</b>	N/A	<b>Fiscal Agent Email:</b>	N/A

### Project Goal:

1. Please describe your proposal’s goal of supporting undocumented immigrant households as they deal with the negative impacts of the COVID-19 pandemic.  
ABC for Health's project "Say it Forward/Pásalo Adelante" has the overarching goal to expand access to health care and coverage services for undocumented immigrant households in Madison. Our team of experienced bilingual health benefits advocates, supported by attorneys and native Spanish-speaking staff will help undocumented Madisonians navigate healthcare systems, connect to coverage, and overcome COVID-related barriers. Families reached by project activities will be able to identify, use, and keep the health care coverage and services they need and deserve.  
ABC for Health (ABC) is a non-profit public interest law firm that promotes health equity and social justice. Based in Madison Wisconsin and founded in 1994, ABC helps those impacted by health disparities due to income, race, or poverty to connect to health care coverage and services in Wisconsin. The COVID-19 pandemic has exacerbated the health inequality and disparities faced by undocumented immigrant households that were already heavily burdened before the pandemic. To achieve our overarching goal, we will use a 3-prong strategy of outreach, education, and direct client services, supported by technology innovation, to help build a sustainable program for Spanish speaking undocumented immigrants and households in Madison. For the last 27 years, ABC has prioritized serving Spanish speaking families in the Madison area. We help families access needed healthcare services with culturally competent and bilingual health benefits advocates. ABC’s services are grounded in helping develop and maintain client trust and confidence. ABC and our longstanding community partners like the Dane County HealthWatch Coalition and the Latino Health Council help assure that our advocates maintain a high level of cultural awareness, humility, and competency.

Goal 1: Serve at least 500 undocumented Spanish speaking immigrants in Madison over the grant term to mitigate COVID related effects of medical bills, debt, & collections.

Activity: Identify and help undocumented immigrant families burdened with medical debt and bad credit. Provide confidential client interviews.

Activity: Advocates will work with families to identify out of pocket costs, medical debt, legal needs, other medical bills, and health coverage options like hospital or provider financial assistance programs.

Activity: Deploy a community facing, Spanish language data tracking, case management, and evaluation tool "FirstCheck WI/PrimerCheque WI," that works like a simple version of TurboTax, only for health benefits. Families can use the tool to assess health coverage needs and medical debt obligations and link to advocacy help.

Activity: Assemble encounter data. Assess health care financing and medical debt obligations. Track successful legal and education interventions and outcomes. Report aggregate quantitative encounter data and the impact of medical bills and debt on housing, food, and economic security for undocumented clients.

Activity: Conduct program evaluation of aggregate encounter data collection

Goal 2: With community collaborations, provide education and outreach materials to over 2000 families and health care professionals annually.

Activity: help reduce medical debt and collections knowledge barriers for immigrant families by creating and evaluating a "Say it Forward/Pásalo Adelante" bilingual, high-impact, community education, and social media campaign. Involve trusted community collaborators in this goal, including HealthWatch Coalition partners in Madison.

Activity: Create accessible YouTube and social media engagement with information on preventing and challenging medical debt with legal advocacy assistance. We will include a series of short, plain language educational videos in Spanish to help make sense of the changing health coverage landscape, COVID rules, and community programs. The audience will be both community members and health care service providers working with low-income, undocumented, and underserved communities.

Activity: Evaluation and spread. Collect and tabulate aggregate encounter data and community outreach services and spread. Create project reports to promote project spread and sustainability. Conduct an environmental scan to identify new agencies to invite to the project. Provide regular updates to stakeholders.

Activity: Collect, amplify, and share family stories. Identify families in need and seek permission to gather and share family stories, de-identified as requested, as part of a continued education and outreach strategy. Expand our project services staff to partner with families. With strategies of trusted conversations, word-of-mouth, neighbor-to-neighbor, and service provider outreach, we can help overcome barriers and help undocumented Madison families on a better trajectory to improved health.

The Say it Forward/Pásalo Adelante project will only support partial staff funding for services to undocumented families in Madison by ABC staff; other funding for the project include in-kind and other grants to support activities. ABC's unique project will reduce disparities and increase health equity by closing gaps in coverage and knowledge about health insurance programs for undocumented Spanish speaking immigrants in Madison. ABC will promote social and racial justice for this health disparity population by maximizing available health coverage like Emergency Medicaid, BadgerCare Plus Prenatal Program, and HRSA funds for uninsured COVID related services – including those for undocumented immigrants. We can help immigrant families avoid medical debt, collections, home foreclosures, and the collapse of families in a time of increased stress during and after COVID. Program evaluation of services, and community and family training will promote sustainability of the model. The project will develop sustainable services to historically underserved undocumented immigrants in Madison and help measurably increase access to needed services.

Through long-established and trusted community relationships, our HealthWatch Coalition fosters local service connections for undocumented families from across the spectrum of Spanish speaking countries. ABC applies innovative web based and live teaching and training to promote the knowledge and the skills needed to help families overcome barriers associated with COVID. HealthWatch focuses advocacy efforts on racial justice matters like access to care and coverage for undocumented

individuals and families, where our communication updates and advocacy reached a Coalition of over 40 Madison-based community partners. HealthWatch responds quickly to community needs and develops high impact community education initiatives directed at COVID impacts and the health coverage for racial/ethnic minorities in Wisconsin.

The COVID pandemic has exposed the unequal access to health coverage and care across races, ethnicities, and classes. It created major disruptions in services for low income population harmed by health disparities. While many underserved communities have been harshly impacted, the impact on undocumented Spanish-speaking families has been quite severe. We recognize this disproportionate impact; we also understand that the undocumented immigrant populations we seek to support, specifically the Spanish-speaking community, is a vastly diverse, non-homogenous community. This understanding has allowed us to establish a network of trusting relationships with our undocumented clients who initially are afraid to seek healthcare assistance because of feared legal repercussions because of their undocumented status. We also know that some undocumented parents have citizen children eligible for healthcare assistance like BadgerCare Plus, but are afraid to seek assistance because they believe they will be castigated for their status. We are ready to help

2. Please describe the demographics of the immigrant population(s) your organization serves. (e.g. age groups, ethnicity, economic status, holders, , specific income ranges, etc.).

ABC is an independent, public interest agency in Madison, unencumbered by restrictions on who we can serve. Since its inception in 1994, ABC recognized the importance of serving all disparity populations, regardless of immigration status, seeking health care and coverage. Whether that's direct client representation to address social and racial justice issues related to health care coverage and services or amplifying efforts to address systemic barriers to health care and drivers of social determinants of health. Since our founding, ABC has responded to requests for assistance impacting over 66,600 individuals and family members. In just the past 20 years, using data tracked in our case management database, we have served 57,000 individuals and family members – 20% are Latinx (18% preferred Spanish as their primary language in service). 85% are under 200% of the Federal Poverty Level – and of those, almost 20% had no income. The families span the age spectrum. ABC serves a wide range of demographics within the immigrant population, with a diverse clientele (American Indian, African, Asian, Russian, Polish, French, German, Haitian, Arab, Afghani, Somali, etc.). One data point sheds light on immigration status: 7% of the Medicaid application outcomes we tracked in the past 20 years were for Emergency Medicaid – that means we were seeking coverage for an undocumented immigrant experiencing a health care emergency. Our most common immigrant client is non-English speaking (usually, but not limited to, Spanish speaking households), low-income, undocumented immigrant household. Therefore, our focus will be Spanish speaking undocumented immigrants in Madison, yet we will not exclude other undocumented immigrant populations. This project will fill a void in our services moving forward. A past partner, SSM Health, has discontinued a 20+ year partnership of referring disparity patients to ABC, as of October 2021. The decision was made at their corporate, St. Louis level, but impacts Madison patients. Over 30% of those uninsured and underserved families referred were undocumented, Spanish-speaking families in Madison seeking Emergency Services, Prenatal Program, or other sources of coverage for care.

In our experience, many EMA recipients are not native English speakers and undocumented; they have little experience navigating our intricate healthcare and insurance systems. Most are low-income and lack connection to advocates or other resources that could help them with these legal and advocacy issues making them particularly vulnerable to shady collections practices since reporting the providers' misconduct could put them at risk. Some provider billing services prey on this group of people – whether by conscious choice or ignorance of Medicaid rules – and this practice exacerbates the struggles that immigrants face.

3. Describe how your project will address any formal and informal barriers that prevent undocumented immigrants from accessing needed services.

The families we serve face constant barriers to necessary care and services. Challenges to our work fall into three main categories: knowledge barriers and literacy gaps, cultural and language barriers, and fear. These are high obstacles to overcome. We expect that our proposed strategies, honed over nearly

three decades of service, will help to counter/mitigate these challenges. First, our staff builds and maintains trusted relationships, especially in the Latinx community. Second, our experience in building coalitions and extensive networks across Madison will help people in need overcome the knowledge and literacy gaps with community support, educational materials, and individual family support they need to move forward.

ABC is experienced at community level services, outreach, and education that addresses both formal and informal barriers that prevent undocumented immigrants from accessing needed services. Our greatest tool in our toolbox is our expertise. We know the programs, rules, laws, and remedies available to each individual, keeping key metrics like immigration status, age, disability status, income, and condition in mind. Our approach is always informed through careful listening and the collection of key information from our clients to help them obtain and maintain health care coverage. Through a careful interview process, where we reassure clients and build trust, we assess each client's unique situation, planning the most effective strategy, and providing zealous advocacy to ensure the client receives the healthcare services and support they need and deserve.

By interpreting insurance contracts, navigating state and federal Medicaid laws, rules, and orders, patients' rights are enforced. And along with that expertise, ABC maintains the ability, agility, and creativity to assist many underserved populations impacted by disparities and the inequities in our health care systems. Our strategies include creating partnerships with our families; engaging a multipart approach that includes outreach and education in both English and Spanish; and digging even deeper with direct health benefits advocacy and legal help to clients that face more formal barriers to health care coverage.

To help promote sustainability of our Say it Forward/Pásalo Adelante services, we will also develop and rollout a Spanish language version of our consumer-friendly, web-based tool FirstCheck WI. FirstCheck is an innovative tool and web portal designed for consumer or advocate use, to quickly improve access to health insurance and other coverage programs in Wisconsin with an emphasis on health disparity populations. The tool was developed over nearly a decade of applied research with National Institute of Health, Institute for Minority Health and Health Disparities. FirstCheck is a slimmed down version of the more comprehensive "Advocus" tool used by the advocates and attorneys at ABC for Health. FirstCheck can be a game changer to help consumers and community advocates, through a series of short questions, understand eligibility options for health programs, avoid, and cut through red tape, and get help to obtain and maintain access to health coverage and social services. FirstCheck helps create a benefits eligibility road map. Our proposed FirstCheck version in Spanish, "PrimeroCheque WI," envisions options to stay engaged with clients and help them with periodic "health benefits check-ups." These regular check-ins would promote continuity and stability for clients in Madison to address income, health, and life changes to measurably improve access to health insurance and services that reduce medical debt.

Our trained bilingual staff, German Gonzales and Caroline Dick-Garcia, do not require third-party interpreters when helping Spanish-speaking clients, thus overcoming one of the largest barriers in healthcare access. Access to accurate and timely information and education on healthcare services and benefits is a significant informal barrier faced by undocumented immigrants. To help address this, ABC and our subsidiary, HealthWatch Wisconsin, Inc., work to create and distribute educational and informative materials in English and Spanish in the form of YouTube videos, fact sheets, and direct outreach to new and current clients to keep them informed on healthcare and federal assistance programs, coverage rules, COVID vaccine information, or other Public Health Emergency news. To further expand outreach, ABC and HealthWatch will coordinate with Health Watch Coalition members including the Latino Health Council.

4. Describe the process your clients/participant will need to follow to receive assistance.

The process to receive information and assistance from ABC is simple, by design. Individuals can call, email, or pop in at our office to receive assistance. Some have even connected via social media to set up a good time to talk. Once connected, the client will be interviewed to help describe the problem they are facing. This includes providing the key pieces of financial and demographic information, in a confidential conversation, so that we can best serve and support the needs of clients seeking help. After the intake process, the advocate will discuss the case with senior staff and attorneys to help

assure the best course of action for the client. The client usually only needs to provide relevant documentation and sign forms as requested.

Many families learn about ABC services through our many community connections. Our extensive service to clients over the years and through our continuous outreach and education efforts means we have many returning clients and referrals to families, friends, and neighbors. Our long history of service means many word of mouth referrals. We welcome “warm hand-offs” from other agencies and service providers. It is not unusual to hear “you helped my sister,” or mother, or grandfather, “and I also need assistance.” We are touched by these calls, demonstrating trust from that extended family. Within 6 months of the project start date, clients will also have access to our consumer-friendly tool FirstCheck Wisconsin. This tool will help clients assess and understand their needs, provide links for further advocacy help if needed, and guide them to further assistance from our health advocates.

Staff:

5. Please briefly describe any relevant lived experience, as well as formal training, possessed by your staff, and how it will help make this project successful.

Our experienced team has the training, skills, and energy for this project. Since 1994, training, learning and listening to clients is a constant at ABC for Health. Our native, bilingual staff have lived experience as immigrants. In fact, one Advocate’s personal story of strength, resilience, and perseverance has shaped the way he performs his duties in our office. He understands the lived experiences of racism and discrimination of many of our clients. He has said that he is able to better understand himself through seeking to understand the struggles of others. To compliment that experience, these advocates have specialized training in providing services to undocumented immigrants. They understand the need for trust and the confidentiality assured and required of a public interest law firm. Our full staff receives training and support at weekly case meetings and agency service meetings on the importance of confidentiality, cultural humility, cultural and linguistic competence and empathy, and serving clients that face enormous barriers and challenges. ABC prioritizes training and support services to better help clients in need. The learning process never ends. We specialize in access to health care coverage and care and have developed groundbreaking training programs and outreach strategies. Our training programs are derived from a competency-based learning approach to public programs, private insurance, and health benefits counseling skills. Each advocate will interview immigrant families, collect stories, translate materials, and conduct trainings. ABC is well suited to take on the consumer service, advocacy, and policy education envisioned in this proposal. Adapting to a changing landscape of health care laws, rules, and policies is a core strength.

So is tenacity. Here is just one example of the complex need in our community, and how dogged perseverance and a knowledge of the rules helps our families in Madison: ABC for Health assisted a non-qualified immigrant couple that did not speak English and did not qualify for standard Medicaid. The wife was diagnosed with cancer, and her husband experienced some urgent symptoms of shock while caring for her. ABC helped both qualify for and receive Emergency Services Medicaid (EMA) to cover their medical bills. Unfortunately, in the months since, they have received several bills (and at least one collection notice) for treatment that should have been billed to Medicaid. At least three different providers (Madison Emergency Physicians, Madison Radiology, and Deer Grove EMS) attempted to balance bill these clients. One provider failed to inform their collections agency of our clients’ EMA coverage, resulting in inappropriate collections attempts. The other two providers each initially and falsely claimed that the claims were rejected by Medicaid. After persistent inquiry by our staff, the providers eventually admitted that the bills were never submitted to Medicaid for payment. One of the providers failed to include sufficient supporting information for Medicaid to evaluate the claim and told us that Medicaid denied the claim as non-covered, when Medicaid had in fact denied the claim due to insufficient supporting information. We know this type of family story is just the tip of the iceberg. So much more service, outreach, and education for non-qualified immigrants is needed.

Without legal and advocacy help families are often bullied and intimidated. This experience is, sadly, not unusual for immigrants that may not speak English and reach out for help.

Timeline:

6. Describe the anticipated timeline for your proposal.

Program Start Date April 1, 2022	Program End Date December 31, 2024
<b>Remember</b> funds will be allocated by the second quarter of 2022, and are available until 12/31/24.	

7. Budget: Summarize your project budget by estimated costs for staff and participants.

BUDGET EXPENDITURES	TOTAL PROJECT COSTS	AMOUNT OF CITY \$ REQUESTED
<b>A. Personnel Costs</b>		
Salaries/Wages (show detail below)	118,500	83,500
Fringe Benefits and Payroll Taxes	34,500	25050
<b>B. Estimated Program Costs</b>		
Utility Bills		
Internet Bill		
House Supplies		
Transportation		
Job Training Assistance		
Language Learners Assistance		
Meal Programs		
Telephone		
Other (explain below):	17300	35100
<b>TOTAL (A + B)</b>	<b>170,300</b>	<b>143,650</b>

Other please explain:

Salary and Wage: The project support .95 FTE covering at least 4 staff members partial FTE over a 30 month project period to provide advocacy, outreach, education and legal services to at least 500 undocumented immigrant family members in Madison seeking to access health care coverage and related services. Services include bilingual advocate and attorney time. Outreach services to at least 2000 family members and agencies include bilingual social media development, video production and materials. ABC for Health expects to secure at least \$35,000 in inkind/match salary support. Fringe benefits are calculated at 27% of salary.

"Other" represents the following direct and indirect expenses:

Sub-contractual support: \$20,000 to our Madison-based developer, My Coverage Plan, Inc. to build a FirstCheck Wisconsin web based tool that assembles information into a health care coverage roadmap designed for Spanish speaking undocumented immigrants. The cost includes tool development and hosting expenses in the Amazon Cloud. We expect this tool to be completed before the end of 2022 and fully operation for 2023 and beyond. FirstCheck Wisconsin will promote ongoing sustainability for the project and we will promote access to the web accessible tool for use by both clients and community members.

Direct Expenses: \$4245 project-related expenses including travel, copying/phone, computer, cloud-hosting, outreach materials.

Indirect Expenses: \$10,855 calculated at a de minimus 10% of project-related salary