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America’s health care delivery system is broken. The ACA, touted as a solution, has made small achievements. Unfortunately, as it relates to public health coverage enrollment, the proposed changes outlined by the law neither fix nor improve the antiquated system.

Our organization has dedicated itself to helping Americans navigate the complexities of the public and private coverage systems. We’ve assisted over 3.7 million individuals on CoverageForAll.org and answered health coverage questions from over 147,000 callers through our U.S. Uninsured Help Line (page 6). We do this because we believe all Americans should have access to health care. We’ve found public coverage programs meant to increase access to health care are fragmented with complicated applications and challenging enrollment procedures, which impede applicants from getting coverage.

Our solution? Create a centralized online platform that determines a consumer’s eligibility at point-of-care. By completing five simple steps, which take just a few minutes (page 13), patients can instantly learn their coverage options, have all the information necessary to enroll, and ask for assistance from a hospital patient advocate. FHCE’s Point-of-Care Eligibility program will improve patient access to health care. With proper data collection, for the first time in American history, we will be able to budget the cost of health care, implement cost containment procedures, and control waste, fraud and abuse.

We invite you to view our discourse at the Congressional Health Care Caucus, which was carried live on C-SPAN (page 17) or review the data of our Emergency Room studies (page 15) to learn more about our efforts.

Our 8 years of public service have provided great value to the citizens of our country. Working together, we can increase health care access to all Americans and lower the ranks of the uninsured.

Sincerely,

Phil Lebherz

“...We’ve put together a very high-tech, low-cost solution to the uninsured problems in the United States...A lot of the uninsured are eligible for programs, and they’re not aware...What we did was put the entire United States health care system online.”

— Phil Lebherz, Congressional Health Care Caucus, October 24, 2011

Phil Lebherz

Founder & Executive Director
In 2011, FHCE’s goal was to educate 1,040,000 individuals with our health coverage resources and establish itself as “America’s Health Coverage Destination.” Through numerous media interviews, partner trainings, and events, CoverageForAll.org and our U.S. Uninsured Help Line 800-234-1317 not only accomplished this goal, but surpassed it—assisting over 1.4 million Americans with navigating the complex health coverage system (page 6).

In the coming year, we aim to change the way patients access health care by increasing public coverage enrollment. Our partnerships with the American Cancer Society, American Heart Association, American Lung Association, and the American Diabetes Association are playing a big role in helping that goal come to fruition. In 2011, the American Cancer Society placed our Eligibility Quiz on their website, Cancer.org, to show patients that health care access and treatment can be right at their fingertips by answering five basic questions.

Our effort to educate uninsured Emergency Room patients was also strengthened in 2011 with donations that enabled our hospital partners (page 10) to distribute our California Health Care Options Matrixes within their Emergency Rooms and help patients identify their eligibility for coverage. In 2012, we hope to expand our Point-of-Care work with Sharp Hospitals to our other hospital partners (page 12).

Additionally, the redesign of our website, CoverageForAll.org, and our iPhone app, Coverage4All, will continue to simplify the ability to understand one’s public health coverage eligibility. We look forward to increasing public program awareness and lowering the ranks of the uninsured.

Sincerely,

Ankeny Minoux

“No matter what reform looks like in the end, the bulk of the new law won’t take effect until 2014, so individuals who are lacking insurance and want it need to look to what’s available right now. There are options out there...including everything from public assistance to high-deductible plans.”

— Ankeny Minoux, MSNBC, August 28, 2011
ABOUT THE FOUNDATION FOR
HEALTH COVERAGE EDUCATION (FHCE)

Advisory Board (L to R):
Alain Enthoven
Carly Fiorina
Dave Helwig
Congressman Tom McClintock
Leonard Schaeffer

Board of Directors
Becky Patel
Dean Westly

MISSION
To simplify public and private health insurance eligibility information in order to help more people access coverage.

We aim to centralize the distribution of information and eligibility requirements, encouraging more people to enroll, thereby lowering the ranks of the uninsured.

BACKGROUND
Inception: 2004
Location: San Jose, CA
Status: 501(c)3 non-profit organization (EIN: 54-2139690)
AKA: FHCE or Coverage For All

HISTORY
In 2004, Phil Lebherz designed the Foundation for Health Coverage Education’s first resource: the California Health Care Options Matrix, a pamphlet that listed every public and private health coverage option in California, including eligibility and coverage information, approximate monthly costs and contact information. In addition to the Matrix, Phil also created the California Uninsured Help Line, a support system for uninsured Californians guiding them through the process of understanding and enrolling for free and low-cost health coverage.

Under the guidance of President Ankeny Minoux since 2005, FHCE has centralized the entire U.S. health coverage system on www.CoverageForAll.org. Visitors can simply answer the five basic questions of CoverageForAll.org’s Eligibility Quiz to instantly learn their health coverage options.

In March 2006, FHCE created a customized Health Care Options Matrix™ for each state and Washington D.C., and by 2007, the Uninsured Help Line had expanded to a national 24/7 phone service available in multiple languages.

Now, the U.S. Uninsured Help Line and CoverageForAll.org host all of FHCE’s valuable resources and act as a reference for associations, like the American Cancer Society, the American Heart Association, the American Diabetes Association, and the American Lung Association. Recognized by foundations, like Google, Inc., the Health Coverage Foundation, Inc., and the WellPoint Foundation, and media outlets, like The New York Times, The Wall Street Journal, CNN, The Washington Post and ABC, FHCE has been able to live out its mission of providing simplified public and private health coverage eligibility information in order to help more people access coverage.
FHCE’S RESOURCES FOR THE UNINSURED

U.S. Uninsured Help Line (800) 234-1317
24/7 Call Center where individuals can speak with a health coverage specialist in 240 languages and receive one-on-one guidance through the complex health coverage system. **Please note, as of May 1, 2012, the U.S. Uninsured Help Line is closed indefinitely due to budget restraints.**

CoverageForAll.org
Educational website where one can download all of our resources for free, request more information by emailing fhceinfo@coverageforall.org, view our latest features by media outlets, and take our Health Coverage Eligibility Quiz (page 13).

Health Care Options Matrix: Tri-fold pamphlet available for all 50 states plus Washington D.C. that provides a road map for every available health coverage program, explaining the monthly cost, coverage under each program, eligibility information, and program contact information. Available in English and Spanish.

U.S. Directory of Health Care Options: Compilation of each state’s Health Care Options Matrix, along with the current Federal Poverty Level chart, a glossary of key insurance terms, and up-to-date statistics on the uninsured.

Presentations, Webinars, & Conference Attendance
FHCE offers presentations on the following topics:
- The Uninsured
- Using FHCE’s Resources to Assist the Uninsured
- Health Care Reform

FHCE is also available to attend conferences where resources and information are offered to help the uninsured access health coverage.

Want to order FHCE’s Educational Tools & Guides? Want FHCE to attend your conference or give a presentation? Email fhceinfo@coverageforall.org.
2011 RECORD-BREAKING OUTREACH: FHCE ASSISTED OVER 1.4 MILLION PEOPLE

1,311,534 CoverageForAll.org Visitors in 2011

39,275 U.S. Uninsured Help Line Calls in 2011

Total Outreach Since FHCE’s Inception

- 3,704,489 people have visited CoverageForAll.org from January 2007 through December 2011.
- 147,735 people have called the U.S. Uninsured Help Line™ since the inception of the call center in February 2005 through December 2011.
- 4,498,404,314 media impressions by way of radio and television public service announcements and newspaper and magazine articles since the launch of the “Coverage For All” campaign in January 2005 through December 2011.
2011 ACHIEVEMENTS

- Advisory Board authored and published “Public Coverage Programs: Solving the Enrollment Dilemma”—Health Affairs blog, 5/9/2011 (page 14)

- Carly Fiorina joined FHCE’s Advisory Board (page 8)

- Provided trainings to the American Cancer Society, American Heart & Stroke Associations, American Lung Association, American Diabetes Association, and the Patient Advocate Foundation on how to help their uninsured patients identify their health coverage options through FHCE’s resources

- Distributed our health coverage materials and resources at the following events:
  - NAHU Capitol Conference
  - NAIC Spring Meeting
  - LAAHU University Day
  - Franchise Tax Board’s Annual Health & Wellness Fair
  - CAHU’s Day at the Capitol
  - 2011 American Society of Clinical Oncologists (ASCO) Meeting
  - California Partnership for Healthcare Advocates (CPHA) Conferences
  - LISI TH!NK Events
  - California Association of Health Plans (CAHP) Conference
  - CareNow USA Event in Los Angeles
  - CAHU Healthcare Summit
  - NAIC Fall Meeting

- Raised over $250,000 to lower the ranks of the uninsured (See page 21 for a complete list of FHCE donors)

2012 GOALS

1. Increase outreach by 40,000 U.S. Uninsured Help Line calls and 1,250,000 CoverageForAll.org visitors

2. Implement the Health Coverage Eligibility Quiz into hospitals and Emergency Rooms across the country

3. Educate uninsured patients by expanding call center and website partnerships with the American Cancer Society, American Heart & Stroke Associations, American Lung Association, and the American Diabetes Association

4. Improve patient access to health care and increase public program enrollment by teaching concept of Point-of-Care Eligibility

5. Update and redesign CoverageForAll.org to improve its usability and overall access to the Eligibility Quiz
MEET OUR NEWEST BOARD MEMBER: CARLY FIORINA

July 25, 2011, Former CEO of Hewlett-Packard chose to join FHCE’s efforts to lower the ranks of the uninsured by becoming a member of our Advisory Board.

While she is perhaps best known as the former Chairman and Chief Executive Officer of Hewlett-Packard Company (HP), what is not as well known is Carly worked her way through undergraduate and graduate school. A self-made woman, she started her business career as a secretary at a small business and went on to become the first, and to date, the only woman to lead a Fortune 20 company.

Carly served as the Chairman and Chief Executive Officer of Hewlett-Packard Company (HP) from 1999 to 2005, leading the reinvention of the legendary company, successfully steering it through the dot-com bust and the worst technology recession in 25 years. Her pursuit of the controversial merger with Compaq Computer positioned HP to become the first $100 billion information technology company. Her record of hard work includes more than 20 years at AT&T and Lucent Technologies, where she led the largest-of-its-time IPO of Lucent and became President of its largest business.

Today, Carly is one of the most recognized business leaders in the world and an opinion leader who champions competitiveness and innovation. She is on the Leadership Council of the Initiative for Global Development and is a founding supporter of the African Leadership Academy. She has also served on the Board of Business Executives for National Security, the Defense Business Board, the CIA’s External Advisory Board, and the Advisory Group for Transformational Diplomacy for the Department of State during the Bush Administration. As a cancer survivor who openly tells her story, she is a Global Envoy for Lance Armstrong’s LIVESTRONG organization. She is politically active and has championed free enterprise, private sector job creation, economic growth and fiscal conservatism. She served as Republican Victory Chair supporting John McCain’s presidential run. She most recently challenged four-term California Senator Barbara Boxer in her own first time political candidacy. She earned her undergraduate degree from Stanford, an MBA from the University of Maryland, and her Masters of Science in Business from MIT. She and her husband Frank live in Los Altos Hills, CA. They have a daughter and two granddaughters.

Why did Carly Fiorina join FHCE’s Board?

Phil introduced FHCE’s eligibility services to Carly in an email on May 5, 2011. In response, she shared these thoughts, and soon after joined our Advisory Board and efforts to help the uninsured discover their health coverage options.

- You have used technology in a completely “greenfield” way; that is, without regard to existing systems. Since you were unconstrained by what existed, you’ve created something uniquely useful.

- In designing your solution, you have considered the entire process in a holistic, seamless way - from the patient seeking coverage through to the health care provider seeking reimbursement. You have disregarded the various middlemen and organizations that has vested interests in directing the flow of information along this process (or who simply may be less than fully competent in doing so).

- You are empowering consumers through the use of technology and the provision of information so that they can make their own best decisions, and so that they and others, can hold goverment programs and bureaucracies accountable for performance.

Therefore, FHCE is an extremely disruptive force.
FHCE’S ACTION NETWORK

National Non-Profit Organizations & Associations

American Cancer Society
“FHCE provides a valuable service to uninsured callers who call the American Cancer Society’s National Cancer Information Center searching for ways to pay for their cancer care. Cancer Information Specialists at the NCIC provide callers with general cancer information and access to local cancer resources such as support groups, patient services and local social services. These resources are crucial to helping patients and their families cope with the physical, psychological, and emotional challenges of a cancer diagnosis. Now, they will also forward uninsured callers to FHCE’s live help line of trained counselors.”
—Kevin Babb, Strategic Director, National Cancer Information Center (NCIC)

American Diabetes Association
“The American Diabetes Association’s Center for Information and Community Support is proud to work with the Foundation for Health Coverage Education. Together, we ensure that our constituents are armed with the information they need to receive adequate health coverage, and to stop diabetes.”
—Lee Barona, Director, Center for Community Information and Support

American Lung Association
“The Foundation for Health Coverage Education offers a valuable service to people when they need it the most. The American Lung Association is grateful that we are able to work together to provide information on health coverage options to uninsured patients with lung disease and their families.”
—Katherine Pruitt, Assistant Vice President, Center for Community Information and Support

America Heart Association
“When customers contact our toll-free number seeking assistance to pay for their medical care we provide resources as an added convenience; one resource is the Foundation for Health Coverage Education (FHCE). We provide a link directly to the CoverageForAll.org website and explain that FHCE can help them understand their health coverage options. We have also added FHCE as a Resource Referral on our website.”
—Yolanda Perez, Director, Customer Relations

The following organizations actively collaborate with FHCE to assist uninsured Americans with understanding their public and private health coverage options.
**National Association of Health Underwriters**

“By joining the [FHCE’s] Volunteer Broker Network, NAHU members can better inform uninsured Americans concerning their health care coverage options as we work toward creating more effective reform. This service allows those in need to access the resources that are already available to protect both their health and their financial well-being.”

—NAHU CEO Janet Trautwein

**Hospitals Helping Uninsured Patients:**

**Sharp HealthCare (5 hospitals in California)**

“Being in health care means being in the business of doing the right thing – every day – and that’s what FHCE is achieving, along with all its collaborative partners. We consider our collaboration with FHCE the right thing for our community. It’s a unique approach to getting information about health coverage options directly in the hands of someone in need. When more people are able to get health insurance, more people have the opportunity to get the care they need and to lead healthier lives. We’re proud to be a part of this important effort.”

—Gerilynn Sevenikar, Vice President, Patient Financial Services

(For more on our Point-of-Care outreach efforts with Sharp, please see page 16.)

**Catholic Healthcare West**

(41 hospitals in California, Arizona and Nevada)

“As California’s largest private safety-net provider we are uniquely suited to being part of the solution to the health care crisis. We believe that access to care is a fundamental human right. Our goal in working with FHCE is to help ensure that ongoing care is available to individuals and families beyond the acute or emergency need that brought them through our doors. In doing so, we can ensure that more people have access to ongoing health services and reduce the overall cost of care.”

—Lloyd H. Dean, President & CEO

**Daughters of Charity (6 hospitals in California)**

“The missions of our organizations are truly aligned. Daughters of Charity Health System is proud to partner with the Foundation for Health Coverage Education to ensure that the underserved people in our communities are aware of the many options for health coverage. The Foundation’s user-friendly website and tools simplify the complex world of health insurance for all of us.”

—Robert Issai, President & CEO
Community Medical Centers
"[The Health Care Options] Matrix helps streamline the path to finding health insurance in every state. It’s one-stop shopping in how to find coverage and to qualify. During the past year, Community Medical Centers has been supplying copies of the Matrix to the uninsured — Community cares for more uninsured and under-insured than all other Valley hospitals combined. The Matrix from the Foundation for Health Coverage Education may offer real help when you need healing."
—John G. Taylor, Director, Public Affairs

Carriers helping people declined for individual plans, those who lapse payment or decline COBRA:

Aetna
Health Net
WellPoint
UnitedHealthcare

Other Collaborative Partners:

United Way & 2-1-1
National Association of Insurance Commissioners (NAIC)
California Department of Insurance
California Employee Development Department (EDD)
In March 2010, Sharp HealthCare began administering FHCE’s Eligibility Quiz within four of its Emergency Rooms. Gerilynn Sevenikar initiated the partnership and wrote the following letter highlighting its success.

To Whom It May Concern:

The following letter is a testament to the benefits of using the Foundation for Health Coverage Education’s Eligibility Quiz to assist uninsured patients with identifying their public and private health coverage options directly at the point-of-care.

Sharp HealthCare saw an 11% increase in the number of self-pay accounts from 2008 to 2010, with a 27% increase in self-pay dollars. Realizing that a significant change needed to occur to solve this dilemma, my Patient Financial Services team contacted the FHCE for assistance. Having received and distributed their California Health Care Options Matrix in the past, we knew the non-profit organization had the appropriate and most efficient tool for helping the uninsured understand their health coverage options—its Eligibility Quiz. We chose to implement the Quiz into our admittance procedures, administering the questions to all uninsured patients entering the Emergency Rooms.

With this strategic implementation, we have seen a changed dynamic between the role of our admittance staff and the patient, whereas the patient truly feels like our staff is an advocate. Along with improving patient relations, over 20,000 of our uninsured patients have discovered they were eligible for free or highly-subsidized coverage at point-of-care.

As a result of this comprehensive approach to the challenges of uncompensated care, we were also able to increase cash flow by $3.4 million. Implementing the Quiz into our procedures has assisted both our patients and our bottom line, which is the reason, on behalf of Sharp Healthcare, I recommend using FHCE’s point-of-care services.

Sincerely,

Gerilynn Sevenikar
Vice President, Patient Financial Services
Sharp HealthCare
Question 1: Check all that apply to you:
- You are uninsured
- Had company-sponsored insurance within the last 63 days
- Could be turned down for health insurance because of a health condition
- Lost your insurance due to fraud or failure to pay your monthly premium
- Work at least 20 hours per week and your employer does not offer coverage
- Work at least 20 hours per week and your employer does offer coverage
- Receive Supplemental Security Income (SSI) or Trade Adjustment Assistance (TAA)
- Not eligible for/exhausted your COBRA coverage
- Owner or employee of a small business with 2 or more employees

Question 2: Which of these describes you?
- American Indian descent
- Parent of a dependent child living in a household (or full-time student in college)
- Undocumented immigrant
- Veteran
- Woman
- Man

Question 3: Tell us about your household & income:
- Number of Members (Including You)
- Family Income (Required)

Question 4: How old is the applicant?

Question 5: Do you have any special health conditions?
- Pregnant
- Medical condition or disability (physical or mental)
- Chronic illness or genetic disorder
- Cancer, hyper alimentation, or kidney dialysis
- AIDS/HIV

FHCE’s Health Coverage Eligibility Quiz is an online interactive tool where users answer 5 basic questions and instantly receive a personalized list of all of the public and private health coverage programs for which they may qualify. Results include:
- Program Contact Information
- Sign-up check lists of documents and information needed to successfully enroll
- Public program application links
- Special resource section to locate other free or low-cost health services
In May 2011, Health Affairs published “Public Programs: Solving the Enrollment Dilemma,” an innovative article written by FHCE’s Advisory Board. Introduced in the article was the concept of Point-of-Care Eligibility — using a centralized online platform to determine health coverage eligibility when the patient is most likely to desire health coverage to pay for their current and future health care needs.

**Point-of-Care Eligibility’s True Value**

Excerpt from the Health Affairs article originally published May, 9, 2011:

> Through its CoverageForAll.org website, FHCE has demonstrated how effectively a streamlined national online system could be implemented to more efficiently enroll the uninsured when they are in need of care. When a person without insurance seeks treatment, a trained staff member could simply go to an online address, input basic patient data, check for available options, and promptly enroll the person in the relevant government health coverage programs. Point-of-Service Enrollment would have automated check-points for eligibility and implement a transparent system with fraud controls.

This approach would address the identified enrollment dilemmas—underfunded programs that will continue to struggle for funding; bureaucratic barriers that can be rectified using automatic, online eligibility checks; and complex enrollment procedures that can be simplified and demystified with immediate professional assistance. The final issue—Medicaid hospital underpayment leading to less interest in hospital enrollment and lack of reimbursement—will take longer to resolve. Nonetheless, with an online process able to determine automatic eligibility we predict hospitals would expend greater effort on behalf of all uninsured patients to get them enrolled

Through Point-of-Service Enrollment, the government could significantly reduce the bureaucratic systems that drain resources. For example, at a recent health care conference it was noted that California has 27,300 employees at an average annual cost per worker of $110,000 responsible for enrolling citizens in public assistance programs, including welfare, Medi-Cal and food stamps. If California could save $3 billion in administrative costs by simply switching to an online Point-of-Service Enrollment System, we estimate the national savings would be equally as significant.
Becker’s Hospital Review, October 2011

It’s a scene all-too-familiar for hospitals: An uninsured patient comes through the emergency room, receives the necessary, immediate care and then is discharged — and the hospital knows it might not be reimbursed for the care provided.

Uncompensated healthcare, charity care and bad debt have been on the rise at most hospitals across the nation, and much can be attributed to the rise in the uninsured population, especially amidst the economic recession. Recent data from the U.S. Census Bureau showed there were nearly 50 million people without health insurance in 2010, and the nation’s official poverty rate was 15.1 percent.

Roughly one-third of the uninsured population has a household income of less than $25,000. Additionally, people with private health insurance or employment-based health insurance also dropped from 2009 to 2010 as unemployment continues to stretch across the country. While the Patient Protection and Affordable Care Act will make strides toward providing health coverage to most Americans, hospitals are still swallowing large amounts of charity care.

However, there is one major way hospitals can reduce the large costs and pressures associated with uncompensated care right now, and it’s readily available, says Phil Lebherz, executive director of the non-profit Foundation for Health Coverage Education. “The truth of the matter is, we’ve discovered about 80 percent of the people [from our studies] who come into the ER are actually eligible for a publicly funded program, and 20 percent are eligible for a private program,” he says. The solution very well could be in the programs that already exist — it just requires the hospital’s effort to educate its patients.

As a result of the Health Affair’s article, its progressive Point-of-Care concept and supporting data, FHCE’s quiz was recognized as an effective system that could be used by hospitals across the country to improve patient-hospital relations and decrease uncompensated care. The following pieces are excerpts from three of the articles. Full articles are available on FHCE’s website, www.CoverageForAll.org.
San Diego-based Sharp Healthcare’s hospitals saw an 11% increase in the number of self-pay accounts from 2008 to 2010, with a 27% increase in self-pay dollars, reports Gerilynn Sevenikar, vice president of patient financial services. While referrals to the state’s Medicaid program have increased because of more uninsured patients coming through the door, the eligibility percentage has dropped by 10% from the previous year, she adds.

In a perfect world, says Sevenikar, if an unfunded patient arrived at any care provider’s facility, the ability to determine eligibility and secure a benefit would happen “right then and there.”

“Currently, we are only in a position to arm our patients with information,” she says. The obstacle, she says, is the registrar’s inability to verify the information in an application, including income, assets, family size, expenses, citizenship and residency. There is quite a bit that goes into qualifying for county, state, or federal funding,” says Sevenikar. Sharp Healthcare’s registrars ask uninsured patients to complete the FHCE’s five-question Eligibility Survey.

“Because the quiz is embedded in the registration process of an unfunded patient, our staff are asking the questions and producing the matrix,” says Sevenikar. “The patient could also do it, but we are already at the screen performing input related to the registration.”

As a result of Sharp’s comprehensive and strategic approach to the challenges of uncompensated care, they were able to increase cash flow by $3.4 million. More importantly, thousands in the community discovered they were eligible at point of care.

Since 2005, more than 3 million people have come to the FHCE to discover their health coverage options. In the process, the FHCE has learned much about the uninsured population across the country. Patients who have previously felt defeated because they did not understand the complex enrollment procedures or thought there was no access to healthcare have been helped.

Point-of-Care eligibility relieves stress on the patient while lowering the provider’s uncompensated care number. The eligibility quiz lowers the administrative cost of discovering eligibility, reducing your reliance on bureaucratic government processors. There are free and low-cost government insurance programs available today—one or more will fit the needs of many patients who currently feel they lack access. Hospitals can help patients and their own bottom line by identifying these options.

Clearly, this is a complex issue. There will continue to be debate on how to solve our nation’s quest to cover the uninsured. For now though, Point-of-Care Eligibility empowers the patients to understand his or her health care options, and helps the provider identify the liable entity, thereby, significantly reducing the impact of uncompensated care on providers.
POINT-OF-CARE ELIGIBILITY REACHES C-SPAN

October 24, 2011: FHCE Founder, Phil Lebherz, was asked by Congressman Burgess to speak at the Congressional Health Care Caucus (featured on C-SPAN) about the burgeoning possibilities of implementing a Point-of-Care system.

Watch the video live on our YouTube Channel.
www.youtube.com/FHCEOutreach
MEDIA OUTREACH IN 2011

National Media Highlights
Smart Money
- Ways to Save on Health Care (February 2011)

Web MD
- Is There Help for Part-Time Employees with No Insurance? (June 2011)
- Reader’s Question: Lost Job, Disability, Too Young for Medicare (June 2011)

Woman’s Day
- Bouncing Back from Unemployment (April 2011)

MSNBC
- With Prices Rising, Fewer Health Insurance Options (August 2011)

U.S. News & World Report—Best Graduate Schools for 2012
- A Scan of Your Health Plan Options (April 2011)

Daily Finance
- Breast Cancer’s Financial Toll, Part 2: Where to Go for Help (October 2011)
- What You Don’t Know About Health Insurance May Cost You (December 2011)

Radio Features
WTVN 610AM—Bob Connors Morning Show (October 2011)
KGO Newstalk 810AM—Consumer Talk w/Michael Finney (October 2011)
KFWB Money 101 w/Bob McCormick (April, July & October 2011)

Phil performed 3 interviews (2 hrs each) on Money 101 with Bob McCormick during Los Angeles morning drive time.

Over 4.4 billion media impressions since 2005 – with no budget for advertising.
### Print & Online Features

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Thank You
To Our Donors

U.S. Uninsured Help Line Support in 2011 Provided by the
WELLPOINT FOUNDATION

The WellPoint Foundation is the philanthropic arm of
WellPoint, Inc. that promotes the organization’s inherent
commitment to enhance the health and well-being of
individuals and families in communities that WellPoint serves.
Through nearly $2 million in grants provided to FHCE since
2005, the WellPoint Foundation funds the U.S. Uninsured
Help Line and supports the development and updating of
the Health Care Options Matrix and FHCE’s other outreach
programs aimed at the uninsured.
Many Foundations, Corporations, and Individuals have supported FHCE’s mission over the years, making the success of CoverageForAll.org and FHCE’s other resources possible.

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HOW TO DONATE TO FHCE

Donate to FHCE’s General Fund

Your donation would enable FHCE to respond promptly to our community’s changing needs and continue to simplify public and private health insurance eligibility information in order to assist more people in accessing health coverage.

Donate to FHCE’s Specific Program Fund

Your donation would allow you to designate your support to an area of personal interest; including, but not limited to, the development and distribution of the Health Care Options Matrix™, our U.S. Uninsured Help Line, additional health coverage materials, and CoverageForAll.org.

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Foundation for Health Coverage Education 101 Metro Drive, Suite 250 San Jose, CA 95110

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www.CoverageForAll.org

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