

Health-care crusader

# Foundation helps find coverage for uninsured

by [Chris Rauber](#)



*Filling a need: Lebherz and President Ankeny Minoux have new plans in the works.*

Working virtually alone, Phil Lebherz is making progress where Gov. Arnold Schwarzenegger, the state legislature, hotshot health lobbyists and assorted policy wonks have failed: helping California's uninsured get health coverage.

Lebherz, the founder, chairman and CEO of San Mateo's **Lebherz Insurance Services Inc.**,

established a nonprofit foundation five years ago dedicated to providing simple, useable information to families, individuals and small businesses that don't know where to turn to gain coverage, don't know how to ask, and don't know how to find out more.

Since then, upwards of 160,000 people have used the Foundation for Health Coverage Education's web site or telephone help line to get help finding private insurance or a government program for which they qualify. It doesn't know how many of them have found coverage, but supporters say it's reaching many who otherwise wouldn't by themselves have been able to sort through the hundreds of various plans and programs available nationwide, many of which vary by state.

Long operated on a shoestring out of Lebherz's brokerage office, the foundation is now drawing attention, and increasingly funding, from health-care giants for its efforts to help people like Stacy Nunez. The stay-at-home mom had previously worked as a teacher and had "fabulous coverage," but found herself without health insurance when her family moved to Indio in Southern California and her husband started a small business.

"We looked at getting coverage through my husband's company, but it's so absurd -- there's no way we could afford coverage for everybody and still stay in business."

Then Nunez discovered she was pregnant with her third child. Every insurer she contacted considered pregnancy a preexisting condition that precluded coverage. She called the U.S. Uninsured Help Line set up by Lebherz's nonprofit foundation, the Foundation for Health Coverage Education. A help-line counselor told her the family made too much money to qualify for Medi-Cal, but she might be eligible for AIM, a low-cost program for pregnant women.



*Helping hand: People "have to be informed," says Lebherz.*

Just a few days ago, Nunez was told she's signed up for AIM "starting right away," so she is insured temporarily. Her two sons, 1 and 3, are covered by Healthy Families, another government program. Her husband is still flying blind, without health insurance, and she'll lose the AIM coverage after her baby is born.

"It's been a real learning experience," said Nunez, who hopes the family business will soon provide coverage. "But it obviously worked to my benefit, because I got covered" -- at least temporarily.

Nearly 33 percent of the estimated 47 million uninsured Americans, including 2 million in California, are eligible for government-sponsored health coverage, but aren't signed up for it, said Lebherz, who has just one paid employee on the foundation's staff and a small number of volunteer workers, including the group's president. (A 2005 UCLA study estimated that two-thirds of 663,000 uninsured children in the state are eligible for Medi-Cal or Healthy Families coverage, but that just 4.6 percent of uninsured adults are eligible for Medi-Cal.)

"(People) have to be informed about what's available to them," Lebherz said

#### **Fighting 'socialism'**

Lebherz admits he has an ax to grind: He doesn't favor solutions he sees as "socialism," and he's convinced many advocates are using the abiding plight of the uninsured to push that kind of solution. But beating back Canadian-style health care is just part of his agenda. "On a personal level, I see it as a personal tragedy. Statewide, it's a public health issue."

The foundation, which Lebherz started five years ago, is based in his brokerage offices. It provides state-specific health insurance eligibility information nationwide through various brochures, its [www.coverageforall.org](http://www.coverageforall.org) web site, a new U.S. Directory of Health Care Options print publication, and its U.S. Uninsured Help Line (1-800-234-1317), a multilingual call center in Fresno.

The foundation originally offered information about insurance options in the Golden State but expanded to cover all 50 states and the District of Columbia, with limited but crucial financial support from the **Blue Cross of California Foundation**, **Health Net**, **Blue Shield of California**, **Sharp Health Plan** and other contributors.

"There is a challenge in terms of the uninsured, and more outreach is better," said Mark Morgan, Health Net's chief commercial officer in charge of products for the individual market. Health Net recently ponied up \$30,000

to help the foundation produce a California-specific guide to the COBRA program.

The foundation's efforts have resulted in "an important raising of awareness within the brokerage and legislative communities," Morgan said. "It's hard to put an ROI on this, but it's doing much more than the naked eye can see."

Blue Cross, a unit of giant WellPoint Inc., has contributed more than \$1 million to the effort -- a big boost for Lebherz's group but a tiny drop in the ocean of health-care spending in California and nationwide, which tops \$2 trillion annually. (California's Department of Health Care Services expects to spend \$2.16 billion next fiscal year on outreach programs for Medi-Cal, Healthy Families and related programs, according to spokesman Anthony Cava.)

Ankeny Minoux, the foundation's president and a former KPMG auditor, said more than 18,000 people have called the help line since it started three years ago, and nearly 150,000 have visited the foundation's web site since its inception in January 2007, a tally that's growing by about 20,000 per month.

In addition, Minoux said, various insurance brokers and associations nationwide are using a matrix of questions created by the foundation to help people determine what coverage option works best for them. And under a partnership launched last summer with Mountain View's **eHealth Inc.**, eHealth refers applicants who may be eligible for public programs to the foundation, which in turn tells consumers about eHealth if they may qualify for private insurance options.

#### **Moving forward**

Although obstacles remain, Lebherz and the foundation are working on several projects to spread their message, including getting state certification to sign up Medi-Cal and Healthy Families applicants; studying the feasibility of Cal Basic, a potential private-sector health plan that would offer bare bones "narrowly defined" coverage; and working with hospitals -- including, on a preliminary basis, the 42-hospital **Catholic Healthcare West** system -- on improving their ability to sign up uninsured patients

who are eligible for public programs like Medi-Cal.

In addition, Lebherz and crew are working to centralize applications for various insurance options online, including forms for all public programs in California. But they are running into what they describe as bureaucratic roadblocks from counties that don't want to put their eligibility requirements on a site where they can be compared with nearby jurisdictions. Only eight of California's 58 counties have shared that information. "They're afraid of all the sick people going from one county to the other," Lebherz said.

But that probably won't stop Lebherz for long because he's on a crusade to help the uninsured while protecting business. "The lower the ranks of the uninsured (the better the whole system works) and the less chance there is of some socialized system," Lebherz said. "From the perspective of business, if we can solve the problem of the uninsured, we can protect ourselves."