

Fine Print

Summer 2007

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PRESIDENT'S MESSAGE:

It is my pleasure to welcome you to Fine Print, the Summer edition, the first for the 2007-2008 year. With the assistance of my co-chair, Lorelee Voelker, and our many contributors, we hope to provide an informative and fun paper for our members reading pleasure.



This year's National theme is "Make A Difference", and through not only our newsletter, but also our education sessions and activities, we hope to make a difference in the healthcare finance of the members of the WNY Chapter of HFMA.

I am excited and look forward to having the opportunity to work with many of the fine professionals in HFMA, and am honored to serve as President this year. Following a successful year led by John Eichner, we hope to build on the momentum and continue the challenge of increasing our education hours. We're in good hands with our President-Elect Larry Nowak at the helm of education programs, assisted by Rachel Davis. With Jennifer Dunn continuing as Treasurer and with the addition of Susan Brown as Secretary, we have strong leaders for the year.

Feel free to contact me with any questions or comments you might have about HFMA or to share your interest in joining a committee, offer your services, or sponsor an event. Thank you for your support and help allowing us to "Make A Difference", for our members, our employers, and our communities.

Bruce K. Liebel
WNY President



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2007-2008 OFFICERS / BOARD & CHAIRS

President: Bruce K. Liebel
bliebel@tlchealth.org 951-7134

President-Elect: Larry E. Nowak
lnowak@kaleidahealth.org 859-8524

Secretary: Susan Brown
sbrown@ummc.org 585-344-5428

Treasurer: Jennifer L. Dunn
Jennifer.dunn@nfmmc.org 278-4390

Board of Directors:

Class of 2008:

- Rachel Davis • Mary Mahaney
- Susan Dybas • Michael Osborne

Class of 2009:

- Christine Blidy • Judy Conti
- Tamara Dickey • Ed Thomas

Committee Chairs/Co-Chairs:

Social Events:

- Mary Ann Miccichi 886-8200
- Michael Sammarco 898-3794

Newsletter:

- Bruce Liebel 951-7134
- Lorelee Voelker 278-4397

Davis Chapter Management:

- Susan Dybas 828-2018

Membership:

- Jill Schaefer 856-3300
- Mary Mahaney 859-8973

Patient Access:

- Debra Stull 951-7282
- Rose Taddio 363-7200

Patient Financial Services:

- John Galley 363-7215
- Suzanne Roccisano 951-7060

Educational Programs:

- Larry Nowak 859-8524
- Rachel Davis 859-8556

Reimbursement:

- Paul Sweet 512-7016
- Russ Previte 298-2770

Sponsorship:

- Judy Conti 278-4856
- Deborah Cudzilo 898-4920

Certification:

- John Eichner 375-7354

Website:

- Robert Bragg 859-3931

HFMA'S ANNUAL BANQUET

By Suzanne Roccisano

On June 1, 2007 the new officers and Board members were installed for the 2007-2008 year at the Annual Banquet, with over 50 people in attendance.

The banquet was held at Classics V in Amherst. The dinner was delicious and Penelope, the band under the direction of HFMA's own Russ Previte, provided the evening's entertainment. (Who knew that Russ could hit those falsetto notes?)

It was our good fortune to have so many Past Presidents in attendance. We had an opportunity to see Lloyd Arkelian, Chris Kalkhof, Barb Losi, Russ Previte, Mike Sammarco, and Paul Sweet. We also enjoyed seeing our former colleague, Bob Leveque, who recently relocated from Alabama.

John Eichner, our outgoing President spoke about his successful year with HFMA, followed by Paul Sweet, who swore in our new officers and board members.

The new officers for 2007-2008 are:

Bruce Liebel	President
Larry Nowak	President Elect
Sue Brown	Secretary
Jennifer Dunn	Treasurer

The new board members for the Class of 2009 are:

Christine Blidy
Judy Conti
Tamara Dickey
Ed Thomas

Our new President, Bruce Liebel, made his acceptance speech, kicking off the new HFMA year. In addition, Bruce was given the "Member of the Year" award from the Chapter. Bruce was largely responsible for the First Annual Buffalo/Niagara Spring Institute as well as increasing the education hours for our chapter by over 20%.

Congratulations to all!



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HEALTHCARE NEWS:

Healthcare Spending Projected to Account for Nearly 20% of GDP by 2016

Over the next decade, U.S. healthcare spending is expected to double from today's level, reaching \$4.1 trillion and consuming almost 20 cents of every dollar spent--or nearly 20% of the nation's gross domestic product. That is the report of federal forecasters in an article published Feb. 21 as a Health Affairs web exclusive. Health spending in 2006 is projected at \$2.1 trillion, which accounts for 16% of the GDP.

The average annual growth in healthcare spending is projected to remain relatively steady at 6.9% from 2006 through 2016, predict economists and actuaries from the Office of the Actuary at the Centers for Medicare and Medicaid Services in their annual forecasting report. The growth in health spending is expected to drop slightly from 6.9% in 2005 to 6.8% in 2006, marking the fourth consecutive year of a slowdown in spending, preliminary data show. The CMS authors say that the addition of the Medicare drug benefit, slower projected growth in Medicaid, and slower growth in private healthcare spending are among the factors contributing to these trends. However, despite the mild expected slowdown, consumers' out-of-pocket spending on health care--expected to reach \$250.6 billion in 2006--is projected to climb to more than \$440.8 billion by 2016, they report, "caused by gradually accelerating medical price inflation and increases in use."

Used with permission from HFMA News

MORE HEALTHCARE NEWS:

Health Benefit Costs to Remain at 8% Through 2008, Predict Employers

Employers expect health benefit cost increases to stay at 8% in 2007 and continue at that rate through 2008, according to an annual survey of 573 large employers conducted by Watson Wyatt Worldwide and the National Business Group on Health. While costs remain high, they have also become more predictable with 82% of employers saying their healthcare costs came in at or below budget in 2006. Meanwhile, employers continue to invest in on-site medical clinics (23%), on-site pharmacies (14%), call-in medical help lines (78%), and employee health appraisals (72%) in efforts to control those costs. In addition, 42% are implementing programs that focus on reducing obesity among employees

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Around 2 Million More Americans Uninsured: CDC Report

According to a new report issued June 25 by the Centers for Disease Control and Prevention National Center for Health Statistics, the number of uninsured Americans increased by 2 million from 2005 to 2006. That increase was almost entirely in the non-elderly adult (younger than age 65) group.

The report, *Early Release of Health Insurance Estimates Based on Data from the 2006 National Health Interview Survey*, examines data collected from interviews in more than 100,000 households nationwide. Some of the highlights include:

- In 2006, there were 43.6 million Americans of all ages who did not have health insurance (at the time of the interview), or 14.8% of the population.
- Among working-age Americans (those ages 18-64), 19.8% did not have health insurance in 2006, an increase from 18.9% in 2005.
- Approximately 9.3% of children under age 18 did not have health insurance in 2006, an increase from 8.9% in 2005.
- In 2006, the percentage of uninsured at the time of interview among the 20 largest states ranged from 7.7% in Michigan to 23.8% in Texas

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ANI, SAN DIEGO – OUR AWARDS!

2006/2007 WNY Chapter Awards:

- The **C. Henry Hottum Award** for Educational Performance Improvement
- **Helen M. Yerger Special Recognition Awards** for outstanding performance
 - Education: Buffalo/Niagara Spring Institute
 - Improvement: Strategic Planning Documents Review

Multi Chapter Awards – Helen M. Yerger Recognition

- **Collaboration:** Region 2 Fall Conference
- **Education:** Region Two Mini LTC



*Joe Fifer, 2006-07 National Chairman
John Eichner, 2006-07 WNY President
MaryBeth Briscoe, 2007-08 Nation'l Chairman*



Region 2, 2006-07 Leaders Accepting Awards

Pictures courtesy of RC Photographic Production

ANI, SAN DIEGO

By John P. Eichner, CHFP, CPA

Sunshine and seventy-five degrees made it a relaxed learning setting for HFMA's 2007 ANI in San Diego, CA. The conference opened with a strong speech from General Colin Powell, USA (Retired). He was relaxed, humorous and inspiring. Powell said the best leaders face reality and inspire followers. Great leaders do not just motivate their employees – they inspire their followers to action. Employees follow a good leader because they want to see how he or she handles a situation, not to mock failure, but rather out of trust. Powell said trust in judgment and actions will lead to results.

On day two, economist and author James Gilmore spoke about work as theatre. He pointed out how the economy has evolved into an "experience" economy. From birthday parties (think Chuck E. Cheese) to driving golf balls (think virtual golf simulators) – our society has turned an event from routine to memorable, regardless of the cost. He believes the next stage in the evolution of our economy will be the transformation experience. How much will you pay to change your life?

Quint Studer challenged us to talk about what is right in healthcare. Remove the discouragement spew that holds employees down and improve institutional culture. He said most strategic initiatives are doomed because culture out-performs strategy every time. At Monday's Award Banquet, Our Chapter was recognized for several achievements during the past year. We received the Hottum Award for our 29% increase in education hours. We received Yerger Awards for our inaugural Buffalo/Niagara Spring Institute and strategic plan revisions. We also earned multi-chapter awards for our role in returning the Region 2 Institute to Turning Stone Casino and planning and organizing the Region 2 Mini-LTC at West Point. Reaction to the ANI was positive from Chapter attendees. With over 80 sessions to choose from, there was something for everyone to make a difference. Try your luck at next year's ANI in Las Vegas.



New 'Mc' job for our Former President? No, just role playing aboard the U.S.S Midway during ANI in San Diego.

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EDUCATION CALENDAR:

By Larry Nowak, FHFMA, President-Elect and Education Co-Chair

The education year is well underway with the following programs held, thanks to the Patient Financial Services Committee:

- Drug Administration – June 28th at the WNYHA
- Modifiers 25 and 59 Audioconference – July 17th at TLC Health Network

In addition, here is a tentative education calendar for the coming year:

<u>Topic:</u>	<u>Tentative Date:</u>
Medicare Final Rule Update Wage Index & Residents in Non-Hospital Settings	Aug. 25, 2007
Medicaid Rates & Wage Index Project	Oct. 4, 2007
Region II Fall Institute, Saratoga Springs, NY	Oct.15–17, 2007
Revenue Cycle, Pricing Transparency & NPI	Oct. 25, 2007
Patient Financial Svcs – Current Topics	Jan. 17, 2008
Chargemaster/APC Update	Jan. 29 & 30, 2008
Cost Report Update Batavia, NY	April 4, 2008
2nd Annual Buffalo/Niagara Spring Institute	April 25, 2008

As programs are confirmed, information will be distributed via e-mail and included on the hfmawny.org and hfma.org websites. If there are any questions or suggestions on education programs, or if you would like to assist the education committee, please contact education co-chairs Larry Nowak at LNowak@KaleidaHealth.org or Rachel Davis at RDavis@KaleidaHealth.org

MISS BUFFALO CRUISE

The WNY Chapter sponsored a ‘Rockin DJ Night’ on the Miss Buffalo II on Friday, July 13, 2007. Several members and their guests partook of the cruise along the Niagara River and Lake Erie, enjoying the music, drinks and comraderie!



Debbie Cudzilo (2nd from left) & group enjoy the cruise.



A bit breezy, but Evelyn Liebel & Joanne Mabelis, a sponsor from Mercantile Adjustment Bureau, have a good time aboard Miss Buffalo.

P.F.S. SEMINARS

By Suzanne Roccisano

Recently the Patient Financial Services Committee hosted two teleconference seminars.

On June 28th, “Drug Administration Uglies” was held at the WNY Healthcare Association. This presentation was given by Day Egusquiza, President of AR Systems and a frequent presenter for HFMA, and Karen Kvarfort, RHIA, President of Diagnosis Plus. Thirty four people attended and the reviews were quite favorable.

The second teleconference was held on July 17th. The topic was “Modifier 25 and 59 Usage”, through *Audioeducator*. The presenter, Vicky V. O’Neil, CPC, CCS-P, was extremely knowledgeable. This conference, attended by 14 people was held at TLC Health Network and was directed at physician practices, so reviews were mixed.

These seminars were made available to our membership through the generous donations of our HFMA sponsors at no cost to the attendees. Suggestions for future topics are welcomed!

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MY FIRST LTC

By Rachel Davis

In April I was given the opportunity to travel to San Diego to attend the LTC conference as program chair. Larry Nowak and Bruce Liebel also attended on behalf of the WNY Chapter, along with Mel Dyster, outgoing Region 2 Executive. Being a first-timer, I did not know what to expect. I found it to be a wonderful opportunity to learn about my role as Education Co-Chair for the 2007-08 year, network with other HFMA members from across the country, and meet various sponsors and speakers. I was able to hear success stories and tips from many of my fellow colleagues. I hope to put to use some of this new knowledge into practice in the upcoming year.

The highlight of the weekend was the keynote presentation by Alison Levine – leader of the first American women’s expedition to Mt. Everest. She was able to overcome extreme obstacles in her life to accomplish so much at a young age. Her speech was inspirational, humorous, and enjoyed by all.

After the workshops had ended we all took a ferry over to Coronado Beach for some Chapter Planning time. What a beautiful place it was! There we discussed our vision and strategies for the upcoming year. Overall, I found it to be a very rewarding experience and grateful I was able to attend this event on behalf of the WNY Chapter.



ARE YOU A MEMBER? GET INVOLVED!

By Jill Schaefer

Too many times I hear “well I used to be part of that organization but I didn’t see the benefit,” about various groups that people are members of. One of my favorite conversations was with a member about an upcoming event. Another person nearby overheard and said, “HFMA? The place that sends us the magazines? They actually do things?” That small conversation led me to think about my own experience with HFMA.

I remember the day when a partner at my firm told me that I should get involved with HFMA, especially since I work primarily in the healthcare field. Back then my definition of “get involved” meant to join, and I found myself with much of the same impression as the person who was so surprised that HFMA was more than the magazine. Eventually, I would receive the emails and memos about the various upcoming education sessions and in my effort to “get involved”, I went to a few.

I soon found out that these education sessions were about more than just CPE credit. They were about relevant topics that affect everyone in healthcare. I received invitations to other events, like the golf tournament and hockey games. In the past few months I’ve had the opportunity to attend the Mini-LTC in Saratoga Springs after a fun morning of golf. I’ve gone to ANI in San Diego and I’ve attended the annual banquet. Going to different events has offered me the opportunities to create contacts with individuals at many different facilities, maintain contact with current clients outside of work, and gain valuable knowledge and skills that will help me both personally and professionally.

I’ve become Co-chair of the membership committee and participate in the monthly board meetings. I enjoy being a member of the team that makes our chapter what it is. Today, as I look outside at the rainy sky, I think ahead to the end of the week, when I will have an afternoon out on the golf course for the annual WNY HFMA golf outing. And to those members who are the kind of member I used to be, I encourage you to go to the education sessions, attend the networking events, and get out there and make those contacts with fellow members. I would have not found the benefits of membership had I not opted to get involved!

HEALTHCARE HUMOR

☞ PICABO STREET: The Famous female Olympic Skier Picabo Street (pronounced Peek-A-Boo) is not just an athlete, she is also a nurse. She currently works in the Intensive Care Unit of a large metropolitan hospital. She is not permitted to answer the telephone; however, as it caused too much confusion, when she would answer the phone and say “Picabo, ICU”.

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MINI-LTC, SARATOGA SPRINGS

By Bruce K. Liebel

A contingent of 15 members of the WNY Chapter, made up of officers, Board of Directors and Committee Co-Chairs, descended on the Gideon Putnam Hotel, in Saratoga Springs, June 14th & 15th, for the Annual HFMA Region 2 Mini-LTC (Leadership Training Conference). Besides WNY, Region 2 includes Metro NY, Rochester, Northeastern NY, Central NY, Hudson Valley, and Puerto Rico. Over 70 members convened Thursday evening for dinner and a network reception. (WNY had the largest group). Friday had a full day's schedule and included the 'ABC's of Leadership', 'HFMA 101' & 'HFMA 102', and breakout sessions on such areas as:

- Sponsorship
- Education
- Membership Recruitment & Retention
- Communications

It was a long ride, but our team leaders picked up a lot of ideas to share and take back to our chapter. It will help them make our committees more successful. Consensus: Mini-LTC proved to be a fun and educational event for all!

Question: "WHAT BROUGHT YOU TO MINI-LTC?"



Jill Schaefer, Membership Co-Chair:

"The desire to take a great organization and make it better."



Christine Blidy, Board of Directors:

"As a new board member, the mini-ltc was a great opportunity for me to learn more about HFMA. I also enjoyed meeting members from other regions and spending time with my local HFMA colleagues."



Jennifer Dunn, Treasurer (left):

"I attended the mini LTC in Geneva two years ago. I had a great time and learned a lot about leadership in HFMA. I was excited to have the chance to go again and visit Saratoga Springs."

Mary Ann Miccichi, Social Events, Co-Chair:

"I wanted to get some new ideas on activities. You always bring something back with you. I really enjoyed the Qualities of Leadership presentation by Gail Hamel."



Anonymous Attendee, Co-Chair: "A Dodge Stratus"

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NEW MEMBERS

We welcome the following new members to the WNY Chapter of HFMA:

■ **LORI CONDO**

Accountant, Medina Memorial Healthcare System
lcondommh@hotmail.com

■ **MARK CYE**

Controller, Medina Memorial Healthcare System
mcy@medinamemorial.org

■ **KIM FECHER**

Senior Accountant
Catholic Health System
kfecher@chsbuffalo.org

■ **MARTIN FUCHS**

Patient Account Manager
The Resource Center
trcmfuchs@windstream.net

MEN'S HEALTH:

Here's a quiz on Men's Health:

- 1). What is the biggest killer of Men in this country?
- 2). As a general rule, at what age should men have their first PSA test for prostate cancer?
- 3). What is the most common site of cancer diagnosed?

[Answers on Page 9]

Printed, courtesy of Lauralee M Sprague, MSN FNP-C, Family Nurse Practitioner & Director of Community Health & Wellness, TLC Health Network

MORE MINI-LTC:



Marianne Muisse, Chairman, Chapter Advancement Team (CAT) & Bruce Liebel, WNY President



Jennifer Dunn (left), WNY Treasurer & Deb Robinson, Rochester President join the breakout session at the Gideon Putnam Hotel.



Entrance to the Gideon Putnam Hotel/Café

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PRESIDENT'S BIO:

Name: Bruce Kenneth Liebel
Born: Buffalo, N.Y.
Raised: City of Tonawanda
Current: West Seneca

Family: Wife of 29 years, Evelyn,
Tom-26 (in U.S. Army)
Jenna-23 (H.R. Specialist)

Favorite Foods: Italian
Favorite Singers: Goo Goo Dolls, Anita
Baker, Rascal Flatts,
Fleetwood Mac.
Favorite Shows: CSI Miami & CSI N.Y.

Interests/Hobbies: Reading, Golf, Pinochle,
Watching the Buffalo
Bills & Sabres
My Heroes: Parents, Kenneth & Carmela,
wasn't easy raising 6 kids

HFMA Mentors: Tony Zito – first got me
signed up; Debbie Cudzilo
& John Eichner – gave me
the push & confidence to
move up the ladder as an
officer, THANKS!

What HFMA Has Given Me: Confidence,
Training, Travel, but most
of all, Friends.

HFMA Goals for the year: Increase our
Education hours and
Networking Activities;
Leave in good shape for
Future leaders!

What You Probably Don't Know About Me:
Graduated 2nd (3-way tie)
in a class of 450+ from HS

What Defines Me Most:
Honesty, Hard Work &
Humor, Family-Oriented

Could Never Live Without:
Faith, Family & Friends

THANKS TO OUR REGIONAL EXECUTIVE

By Bruce K. Liebel

The WNY Chapter would like to take this opportunity to thank Melvin M. Dyster, FHFMA, the 2006-2007 Region 2 Regional Executive, for all his work on behalf of Region 2 this past year. Mel, who is Director of Revenue Analysis at Kaleida Health, and was the WNY Chapter President for 2002-03, was instrumental in the return of the Region 2 Fall Conference this past September at the Turning Stone Casino in Verona, N.Y.

As Regional Executive, he served as the primary volunteer and policy link between the chapter and HFMA National. Numerous hours were spent ensuring the communication of information necessary to successfully run our chapters, preparing for our President's meetings and giving 'best practice' advice for our Leadership.

Thank you, Mel, for your help and dedication to our Chapter and Region!



Mel, enjoying the skyline aboard the boat to Coronado Island, site of the WNY Planning Session; LTC 2007, San Diego, Ca.



Men's Health Quiz Answers:

- 1). Cardiovascular Disease
- 2). 50 (unless a family history or certain other factors)
- 3). Skin Cancer

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ANI SAN DIEGO – The Alternate Story

By Bruce K. Liebel

This trip to ANI: The Healthcare Finance Conference, started out like any other trip.....for education, awards, meeting old friends, and then BOOM – Funny things started happening!

First portion of the journey to S.D. was a quick jaunt to Chicago, so after perusing the 'SkyMall' and United's own magazine, I settled into reading my 'Reader's Digest'. Just a normal choice of reading, but next to me, the series "for Dummies" popped out, this version being 'Diabetes for Dummies'. Two seats over, the elderly woman took out 'Toilet Training in One Day' (for a grandchild or perhaps an incontinent husband or lover?).

I landed safely at O'Hare and had a quick lunch, a Tivoli Salad (not small sized; however). My next flight continued on to San Diego, where I took out my 'CSI Miami' paperback for the 4+ hour flight, while my new neighbor read 'Cien Anos de Soledad'. It was not until my return to Buffalo that I later learned it meant "100 Years of Solitude" (4 hours would suffice right now). These long flights do crazy things, some Carol Burnett looking lady stood up half-way through the flight, her hands up in exasperation for some reason. I realized this gal had lost her seat! In an airplane for God's sake! Finally looking around, she spotted her empty seat and proceeded on ...4 rows up.

Hours later, I arrived at the airport, which is only 3 miles and a short cab ride from downtown and my hotel. After check-in, I call the wife at home with my room number (in case of emergency). No answer at home, so I call her cell phone. Should have been no surprise that my daughter answers, and I ask "Where's Mom?", she replies, "We're in the dressing room at Macy's".....Not a good sign!

(cont. next col.)

ANI San Diego, the Alternate Story (cont.)

I proceed to unpack a few dress shirts and the sport coat (for awards dinner Monday). I take a shower and then realize, I forgot to close the door all the way! Why? To make a steam room too many shirts and pants wrinkled and no wife around to iron! The next morning, it looks like a Laundromat with 3 pants, a sport coat and 4 shirts occupying the sauna, but the result is that half of them still need my Suzy Homemaker time with the iron.

That afternoon I plan on meeting the others arriving from WNY, so I pull out the toothpaste from my travel pouch, a 'Arm & Hammer, the Baking Soda Gel Toothpaste'UGH! They must have patterned this after the detergent or something (2 days later I realize I have a tube of Crest as well hidden in the bottom of the bag, so out goes the A & H!)

Part of our journey that afternoon included a walk around the Gaslamp District, which is an historic district with numerous shops and restaurants. We walk past numerous baseball fans heading toward Petco Park, home of the Padres, and I enjoy the banter of the Red Sox fans and seeing the t-shirt "Who's Your Padre?". Shortly thereafter we are each thrown a free "Helios" (a cell-phone company), t-shirt. Nice souvenir for the family I thought, while the next morning at a side-walk café for breakfast, I spot a passing pedestrian actually wearing the Helios T-shirt... Cheap Tourist!

Did I tell you about parking in San Diego, a clean vibrant city with expensive real estate? The parking rate in this district is actually \$.10 per 4.48 minutes; necessitating a quarter for 12 minutes. Dimes are acceptable!!

Several of us toured the USS Midway Navy ship, an interesting sight to see, especially with the flight deck being 4 acres+, or over 3 football fields long, end to end. Spent a few minutes in the Brig (jail) as the photo shows, and was entertained with one of the sayings on the wall: "Never ever sleep facing another man if he's just came back from liberty. His breath can kill you." A. Jackson, 1960.

The trip had its educational points as well.

- From Colin Powell, ANI's keynote speaker, we learned he was selected recently as 2nd Best in Aging, for those over 50. He trailed Paul Newman, but ranked ahead of #3, Robert Redford.
- From the Yardhouse, a beer and dining establishment serving 110 beers on tap, Beer Facts were listed on the Receipt as follows:
 - Beer Fact #1: Beer: Water, Malt (Grain), Yeast & Hops*
 - Beer Fact #2: Beer is a liquid bread. It is made from grain water & yeast. That means beer is one of the 5 major food groups & should be enjoyed!*
 - Beer Fact #3: Ales are fruity (caused by yeast), brewed in about 3 weeks, & are associated with England*
 - Beer Fact #4: Lagers are not fruity, cold aged & associated with Germany*

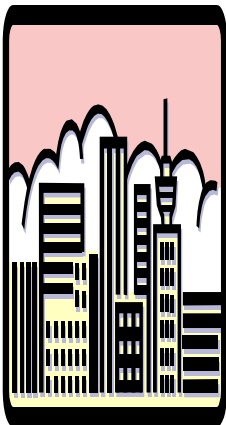
So ends some of the funny parts of the trip. Until next time, Arrividerci!



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The Western New York Chapter of HFMA is pleased to recognize, and wishes to express its sincere appreciation to those who support our educational programs throughout the year - our valued Sponsors!



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- **Mercantile Adjustment Bureau**
- **Outsource Realm, LLC**

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