

La Nueva Mayoría

By David R. Jones



CSS's Health Care Ombuds Agency

By David R. Jones
March 10, 2011

For far too long, health care has been absent from the lives of many low-income and working poor New Yorkers. Many lost their jobs in the recession, particularly Latino workers, and cannot afford premiums for employer-sponsored benefits, forcing them to live without health insurance. This can impact the ability to get and keep a job, and joblessness is a direct route to poverty. Over 30 percent of Latinos in New York State are uninsured, the highest percentage of any ethnic group.

The new federal health care law, the Affordable Care Act (ACA), promises to provide health care that is more affordable and more accessible for many people. This legislation will do more to advance social, racial, and economic equity in the United States than any federal legislation since the Civil Rights Act.

But the complex and fragmented nature of our health insurance system often leaves consumers confused. Hundreds of thousands of frustrated people call insurance regulators every year looking for help. The advent of federal health reform may bring new challenges for health care consumers.

To get help about health insurance coverage or to find a local CHA agency, call the Community Health Advocates helpline at 888-614-5400, or e-mail cha@cssny.org.

Congress, recognizing these concerns, included a provision in the ACA to help prepare individuals and families for the impending changes to our health care delivery system by establishing a funding stream to support independent consumer assistance programs (CAPs), or ombuds programs, in the states.

Community Health Advocates (CHA), a program of the Community Service Society (CSS), is a program designed to help New Yorkers understand and access health care in the neighborhoods in which they live and work. It is one of the largest health care consumer assistance programs in the country.

CHA helps consumers with all types of coverage as well as uninsured New Yorkers. CHA educates enrollees about using their health insurance and accessing the care they need, informs people of their rights, and directly resolves issues with health plans, including billing problems and coverage denials. For people who cannot afford but who are eligible for coverage, CHA works to find free or discounted health care options.

CHA runs a central toll-free live-answer hotline and an internet intake system, staffed by health insurance and coverage experts, which helps consumers wherever they may be. CHA services are also provided through a network of 25 community based nonprofit organizations (CBOs) located throughout the state,

including ten in New York City. These CBOs are trained by CSS staffers to conduct quality community education workshops and individualized counseling for people who face barriers to accessing health care services. These agencies are trusted resources in their respective communities. People who might not seek assistance at government agencies for health issues go to them for help.

The CHA program is culturally sensitive and linguistically diverse, providing information and services in nearly every language. The central hotline can answer calls with a telephone translation service which operates in over 100 languages.

CSS's Community Health Advocates was created in November 2010. A state contract designated CHA as the state's health care ombuds program. Unique consumer assistance programs are being set up in over 40 states. Such programs will be critical in facilitating the transition to provisions of the Affordable Care Act.

The ACA law offers coverage for uninsured people with pre-existing conditions, allows parents to add young adult children as dependents on their own job-based coverage, and provides discounts for people in Medicare Part D who hit the donut hole of coverage. It prevents insurance companies from denying services to their enrollees for a pre-existing condition and helps states to curb excessive premium hikes. CHA agencies can help New Yorkers inquiring about these and many other changes in health care being brought about by the Affordable Care Act.

David R. Jones is president and CEO of the Community Service Society (CSS), the leading voice on behalf of low-income New Yorkers for over 165 years. For over 10 years he served as a member of the board of directors of the Puerto Rican Legal Defense and Education Fund. The views expressed in this column are solely those of the writer.