

MANAGED CARE CONSUMER ASSISTANCE PROGRAM (MCCAP)

IMPACT REPORT

FY 2025



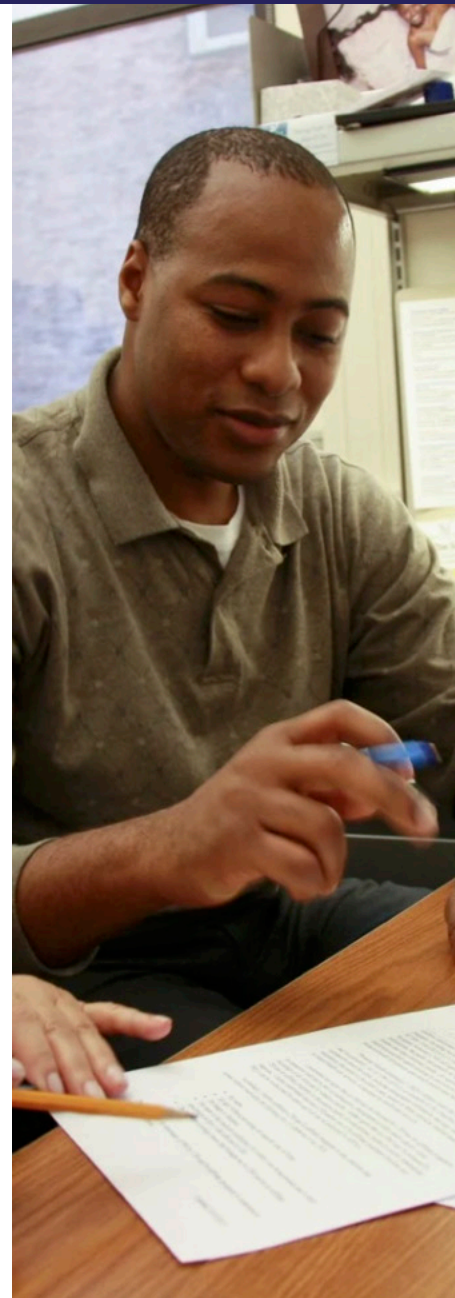
The voice for healthcare consumers in New York City

MCCAP first started in 1998 as a model health consumer assistance program funded by the City of New York. Between 2010-2020, the program closed its doors for lack of funding. In Fiscal Year 2020, the New York City Council restored MCCAP funding to address the increased demand for help accessing health coverage and care through a free live-answered helpline operated by the Community Service Society (CSS) and 12 Community-Based Organizations (CBOs).

In Fiscal Year 2026, the New York City Council made a critical investment of an additional \$1 million to expand MCCAP from 12 to 20 CBOs citywide. This expansion will significantly strengthen MCCAP's capacity to conduct targeted outreach, provide one-on-one consumer assistance, and respond to increased demand as HR1-driven coverage changes take effect, particularly in communities most at risk of losing coverage.

MCCAP Services Include:

- Helping New Yorkers understand their coverage such as Medicaid, Medicare, Essential Plan, Child Health Plus, commercial or employer-based insurance
- Assisting our clients with accessing benefits such as prescription drugs, or routine and specialist medical services
- Helping New Yorkers resolve medical debt and health insurance denials
- Helping uninsured clients enroll in coverage and access sources of free or low-cost care



IMPACT SNAPSHOT

21,000

clients served
since 2020

3,700

clients served
in FY2025

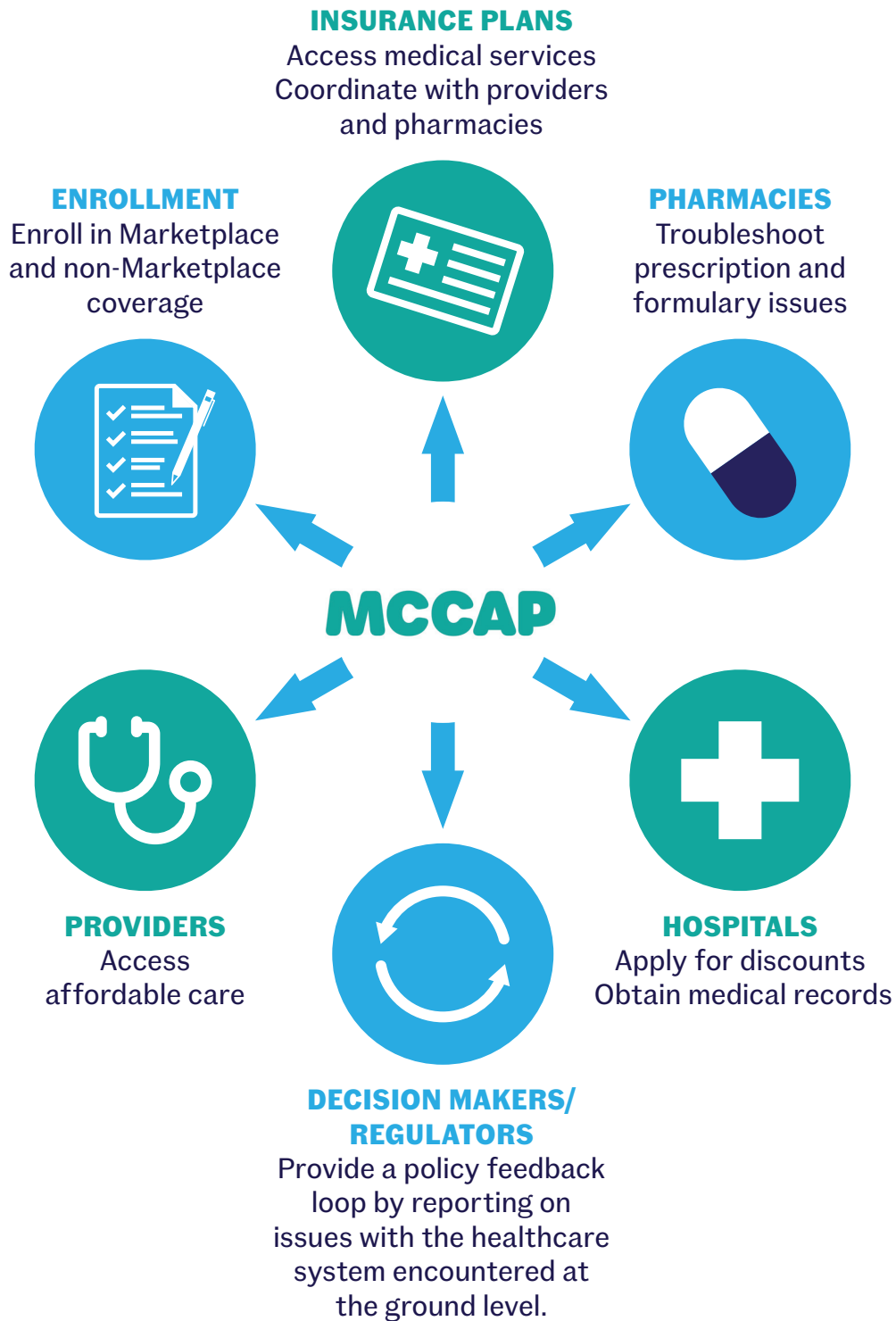
90%

favorable outcome
in all cases handled

\$1 million

saved for consumers in
healthcare related costs

MCCAP helps NYC residents successfully use every level of the healthcare system



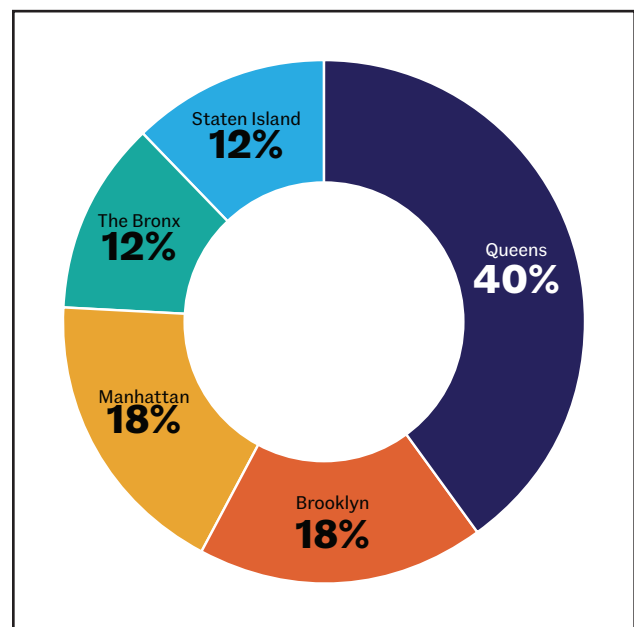
MCCAP partners provide services in all five boroughs

MCCAP's network of 20 CBOs provide culturally and linguistically competent health advocacy services to residents in more than 15 languages and at 15 different locations across all five boroughs.

MCCAP Partners:

- Arab-American Family Support Center
- Bronx Health Link
- Community Health Center of Richmond
- Council of Peoples Organization
- Jewish Community Center of Staten Island
- Jewish Community Council of the Rockaway Peninsula
- Korean Community Services of Metropolitan New York
- Make the Road New York
- Mixteca
- Montefiore Medical Center
- NMIC
- Northern Manhattan Perinatal Partnership
- RaisingHealth Partners
- Sapna NYC
- South Asian Council for Social Services
- The LGBT Network
- United Jewish Organizations of Williamsburg and North Brooklyn
- Urban Health Plan
- Urban Justice Center
- Women's Housing and Economic Development Corp.

MCCAP CASES BY BOROUGH



How MCCAP will support New York City residents amid HR1 coverage changes

New federal cuts in the HR1 Bill will significantly reshape health coverage rules for Medicaid, the Essential Plan, and Affordable Care Act (ACA) marketplace coverage.

As these changes take effect, nearly 1 million New York City residents are at risk of losing coverage, experiencing coverage gaps, or facing new barriers to accessing care due to eligibility redeterminations, increased administrative requirements, plan changes, and affordability challenges.

MCCAP will play a critical role in ensuring New Yorkers can understand these changes, protect their coverage, and maintain access to needed health care during this transition by:

1. Preventing Coverage Loss

- Understand new eligibility and renewal requirements
- Complete and submit required documentation on time
- Resolve wrongful terminations or enrollment errors
- Transition smoothly between Medicaid, the Essential Plan, and ACA coverage

2. Resolving Managed Care and Enrollment Problems

- Managed care plan denials, delays, and service disruptions
- Access to providers during plan transitions
- Appeals and grievances related to coverage or care

3. Supporting Affordability and Informed Choice

- Compare plan options and costs under new ACA rules
- Understand premiums, deductibles, and cost-sharing
- Identify financial assistance and subsidies when available
- Make informed decisions that fit their health and financial needs
- Resolve medical debt

4. Reaching Communities Most at Risk

- Low-wage and hourly workers
- Communities of color and immigrant New Yorkers
- Individuals with limited English proficiency
- People with disabilities and chronic health conditions

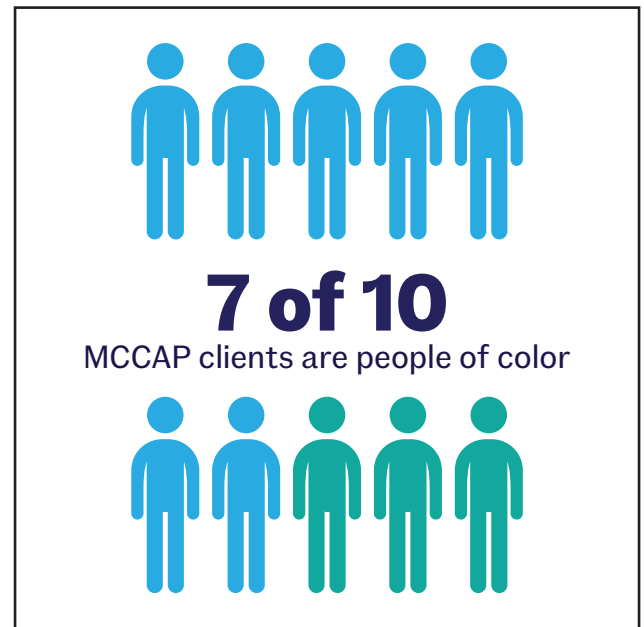
Other community-based initiatives, such as the Keep New York Covered (KNYC) project, have proven vital in mitigating coverage losses following major federal policy changes, including the end of the COVID-19 Public Health Emergency. With a low-cost per case and a high return on investment (3,805%), KNYC demonstrated the effectiveness of community-based outreach and enrollment assistance. Similarly, a strong investment in MCCAP can help New York City protect hard-won coverage gains, reduce uninsurance, and ensure that vulnerable New Yorkers maintain access to care amid the coverage disruptions caused by HR1.

Addressing Health Equity

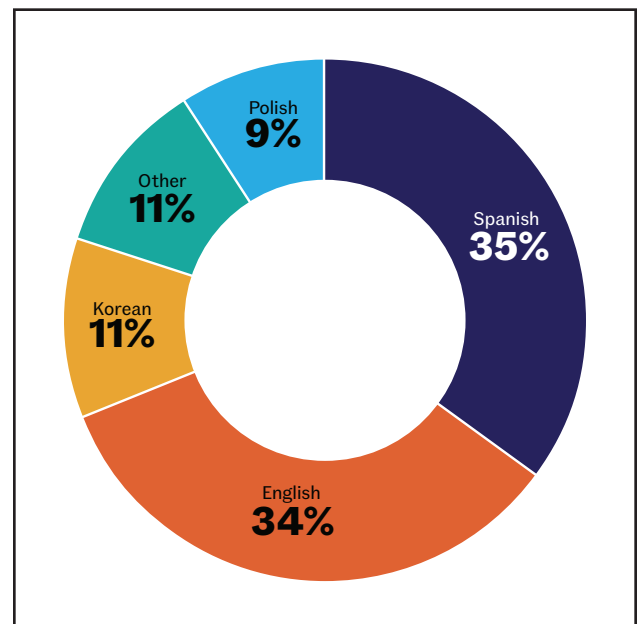
Disparities in insurance rates and medical debt related to race, ethnicity, immigration status, income, and other factors are well-documented:

- The rate of uninsured among Hispanic New Yorkers is 10 percent, compared to 3 percent among New Yorkers, which is the largest among any other racial/ethnic groups (Source: Office of the NY State Comptroller).
- Overall, Hispanics and Blacks in New York are much more likely (31% and 32% respectively) to report problems with medical debt compared to whites (21%) (Source: Kaiser Family Foundation).
- Being uninsured has a strong association with medical bill debt problems. In New York, Black and Hispanic New Yorkers reported losing health insurance twice and four times, respectively, as often as white New Yorkers (Source: Kaiser Family Foundation).

MCCAP is committed to helping eliminate these disparities by helping consumers access coverage and care, identifying systemic issues that exacerbate disparities, and proposing solutions to these systemic problems. Additionally, MCCAP services are advertised in multi-lingual fliers to ensure that immigrants and linguistic minorities are informed of these services.



MCCAP CLIENTS WHO SPEAK A FOREIGN LANGUAGE AT HOME

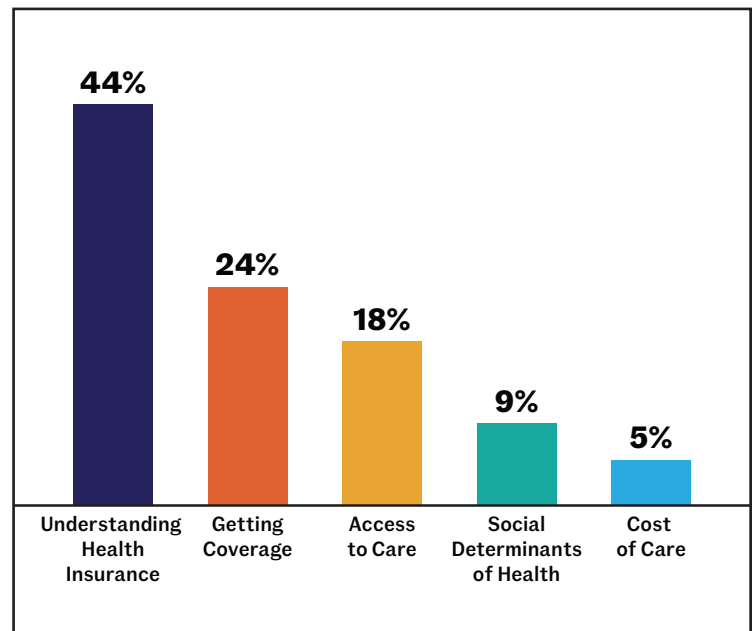


Responding to women's health issues

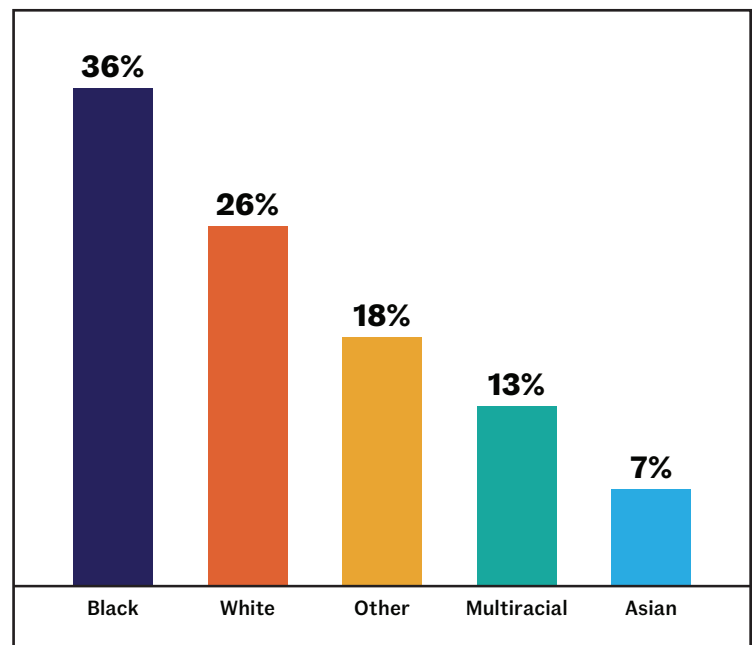
The majority (60%) of MCCAP clients are women. Most of them are enrolled in Medicaid (44%) or are uninsured at the time of assistance (23%). Women are often more in need of our help because their families rely on them to understand the complicated insurance and healthcare system. They also tend to encounter more barriers when they try to access maternal and/or infant care. Nearly 44% of all women helped by MCCAP need help understating how to use their health plan. MCCAP helps explain their plans' rules for accessing care, key terms related to health insurance (e.g., in-network provider, out-of-pocket cost, etc.), the type of managed care they have, and their rights and responsibilities as an enrollee.

Black women are particularly vulnerable to structural barriers to care that are amplified by our healthcare system's racial bias and discrimination against them. Black mothers also suffer higher rates of maternal morbidity and/or mortality because of inadequate care they receive while pregnant or giving birth. These health disparities are reflected on our data, which shows black women in much higher need for access to care services (36% of all cases) compared to other racial groups. Programs such as MCCAP that partner with CBOs that are trusted in the community and culturally sensitive to these types of issues can be effective in helping black women remove insurance and access to care barriers.

MCCAP CLIENTS WHO SPEAK A FOREIGN LANGUAGE AT HOME



MCCAP CLIENTS WHO SPEAK A FOREIGN LANGUAGE AT HOME



Consumer voices



Meet Juan, who moved to New York City from the Dominican Republic when he was 52 years old to earn money to pay for his mother's expensive medical bills back home.

It took a while, but eventually he landed a construction job and started earning enough money to support his mother.

Years later, after only focusing on his mother's health, Juan finally asked a colleague how undocumented and uninsured workers like him could obtain medical care.

He was referred to Make the Road New York, a MCCAP agency. The bilingual advocate educated Juan about his rights and about Emergency Medicaid.

The advocate also told Juan about NYC Care services, the NYC Health + Hospitals program where Juan could access free or low-cost medical care.

Juan still works in construction as a painter and earns enough to provide for his beloved mother.



24%



The percentage of MCCAP clients who are uninsured

Consumer voices



Meet Makhan, a 69-year-old NYC cabbie originally from Punjab, India. He came to New York 40 years ago and became a permanent resident in 2010.

Makhan's health conditions, particularly stress and anxiety, make it difficult for him to work regularly. Sleepless nights, job stress, and his living conditions led to chronic heart and urinary problems, as he hardly used the restroom while driving.

A social worker at South Asian Council for Social Services (SACSS) referred Makhan to their MCCAP program where an advocate confirmed Makhan was disenrolled from Medicaid due to non-recertification. Makhan was concerned that if he re-applied for Medicaid he would be ineligible for U.S. citizenship. For many months he remained uninsured fearing that his Green Card would be taken away. His advocate assuaged these concerns, explaining (in Hindi language) that applying for Medicaid will not jeopardize his citizenship application. Further, Makhan's advocate stressed the importance of having insurance because of his pre-existing health conditions.

Months later, Makhan brought a Medicaid notice to his advocate, fearing problems. In fact, his application was approved. He was extremely happy to learn that he was insured and he can still become a citizen.



24%



The percentage of cases when a MCCAP client needs help with program enrollment and eligibility issues

Consumer voices



Meet Norma, a U.S. citizen who lived in Mexico for years, working as an actress and singer. After moving back to New York and retiring, she enrolled in Medicare Part A after she turned 65 but never enrolled in Part B.

When she needed medical care, she learned that Part B, which covers medical expenses, would cost her nearly \$400 a month due to a late enrollment penalty (the penalty grew over 9 years, and would last for the rest of her life).

Norma could not afford this and reached out to the CSS MCCAP program for help.

Norma's advocate helped her apply to the Medicare Savings Program (MSP) because it would pay for her Part B premium and wipe out her lifelong penalty. She was accepted as a Qualified Medicare Beneficiary, meaning she would no longer have to worry about monthly premiums and would also not be responsible for any deductibles or co-payments.

Without MCCAP, Norma would not have known that a valuable program like MSP could greatly help seniors like her, with limited incomes.



41%



The percentage of MCCAP clients who are age 65 and older

We couldn't have done it without your generous support !

MCCAP is generously funded by the New York City Council through the Department of Health and Mental Hygiene.

We thank the NYC Council Speaker Julie Menin and the entire NYC Council for their support.



 **888-614-5400**  **MCCAP@CSSNY.ORG**

 **WWW.CSSNY.ORG/PROGRAMS/ENTRY/MCCAP**

MCCAP Network Directory

Agency	Phone Number	Boroughs Served
Academy of Medical and Public Health Services - RaisingHealth Partners	212-256-9036	Brooklyn
Arab-American Family Support Center, Inc.,	718-643 - 8000	Bronx, Brooklyn, Manhattan, Queens, and Staten Island
Bronx Health Link	718-590-2648	Bronx
Community Health Center of Richmond	718-924-2254	Staten Island
Community Service Society	888-614-5400	All
Council of Peoples Organization	718-434-3266	Brooklyn
Jewish Community Center of Staten Island	718-981-1400	Staten Island
	718-327-7755	Queens
Korean Community Services of Metropolitan NY	917-797-9449	Manhattan
	718-886-8203	Queens
LGBT Network	718-514-2155	Queens
Make the Road New York	718-418-7690	Brooklyn
	718-565-8500	Queens
	718-727-1222	Staten Island

MCCAP Network Directory

Agency	Phone Number	Boroughs Served
Mixteca Organization	718-965-4795	Primarily Brooklyn
Montefiore Medical Center - Community Health Worker Institute (CHWI)	718-904-2000	Bronx
Northern Manhattan Improvement Corporation	212-822-8300	Manhattan
	212-822-8300	The Bronx
	212-665-2600	Manhattan
Polonians Organized to Minister to Our Community	718-366-5365	Queens
Sapna NYC,	718-828-9772	Bronx
South Asian Council for Social Services	718-321-7929	Queens
Urban Health Plan	718-589.2440	Bronx,Queens, and Manhattan
Urban Justice Center	646-602-5600	Manhattan
Women's Housing and Economic Development Corporation	718-839-1100	The Bronx

Executive Officers

President and CEO

David R. Jones, Esq.

Executive Vice President and COO

Steven L. Krause

2025-2026 Board of Trustees

Mark A. Willis

Chairperson

Magda Jimenez Train, Esq.

Vice Chairperson

Jerry Webman

Treasurer

Joseph J. Haslip

Secretary

Alexander N. Barrett
Karen Y. Bitar, Esq.
Matthew J. Camp, Ph.D.
Kimberley Chin
Angela Dorn, J.D.
Melinda J. Dutton, Esq.
Richard W. Eaddy
Abigail Feuer
Robert T. Ford
Stuart Garawitz
Richard N. Gottfried
Robert Guimento
Khaled Haram
Gayle Horwitz
Corey Johnson
Laura Kavanagh
Jacqueline Koppell
Doug Lawrence
Khary Lazarre-White, Esq.

Mark R. Lofton
Robert O. McCabe
Kathryn Metcalfe
Teal Newland
Geoffrey Newman
Josh Nussbaum
Angela Outlaw-Matheny Sarah
S. Park, Esq.
David J. Pollak
Michal Rosenn
Donald W. Savelson, Esq. Aimee
Scillieri, Esq.
Phyllis Taylor

HONORARY LIFE TRUSTEES

Stephen R. Aiello, Ph.D.
Betsy Gotbaum
Nicholas A. Gravante, Jr.



633 THIRD AVE, 10TH FL,
NEW YORK, NY 10017
PH 212.254.8900
www.cssny.org

