

New York's Consumer Voice for Health Care Access

Community Health Advocates

**Community
Service
Society** | Fighting Poverty
Strengthening
New York

2012 Annual Report



“New York’s Consumer Assistance Program helps give consumers more control over their health care. The health care law is supporting state efforts to educate and inform consumers, so they can make the health insurance choices that are right for them.”

-Marilyn Tavenner

Acting Administrator, U.S. Centers for Medicare and Medicaid Services

Dear Colleague:

Community Health Advocates (CHA) is proud to report on our partnership with the State of New York to test drive and develop a strong Consumer Assistance Program to support our state’s soon-to-be-launched Health Insurance Exchange. We are pleased to announce that CHA has completed over 100,000 cases since our designation as New York’s consumer assistance program just over two years ago.

In November 2010, CHA established a toll-free hotline and began working with a network of 24 community-based organizations to help consumers find and use private and public health insurance. This past year, we expanded our statewide network, adding six more community-based organizations (CBOs) in previously underserved areas. Leveraging CHA’s hub-and-spokes model, we created a new, first-in-the-nation program to train small business-serving entities, like local Chambers of Commerce, to provide education and assistance to small business owners interested in covering their employees and applying for premium tax credits. We helped consumers appeal denials of health insurance claims. And we helped consumers navigate the difficult process of applying for hospital financial assistance, providing guidance to hospitals and state regulators about how to make the process easier for consumers.



The Community Service Society of New York draws on a 170-year history of excellence in addressing the root causes of economic disparity. We respond to urgent, contemporary challenges with applied research, advocacy, litigation, and innovative program models that promote a more prosperous city.



Community Health Advocates, a program of the Community Service Society, provides education and assistance on health care access and health insurance issues to individuals and small businesses across the State.



During our second year, from October 1, 2011 to September 30, 2012, we provided individual health coverage counseling or education to consumers and small businesses in a total of 67,453 cases. These cases included:

- Individual case assistance to 18,955 consumers, helping them with 32,872 questions or problems;
- 1,430 presentations to 32,575 consumers, advocates, and providers;
- One-on-one counseling to small businesses in 1,118 cases;
- 188 presentations for small businesses with 888 participants;
- Assisting consumers with 5,658 cases through our toll-free hotline;
- Providing do-it-yourself materials and other information to consumers on CHA's website, which was viewed by 33,551 unique visitors.

Through these efforts, CHA has learned valuable lessons about how to reach consumers who need help, educate them about their options, and provide the assistance they need to get access to affordable care. These lessons will help New York design and implement effective consumer assistance programs to reach out to the estimated one million uninsured New Yorkers who will gain coverage through the state's Exchange in 2014. We look forward to continuing this exciting and critical work with our partners.

Sincerely yours,

David R. Jones, Esq
President & CEO
Community Service Society

Elisabeth Benjamin, MSPH, JD
Vice President, Health Initiatives
Community Service Society

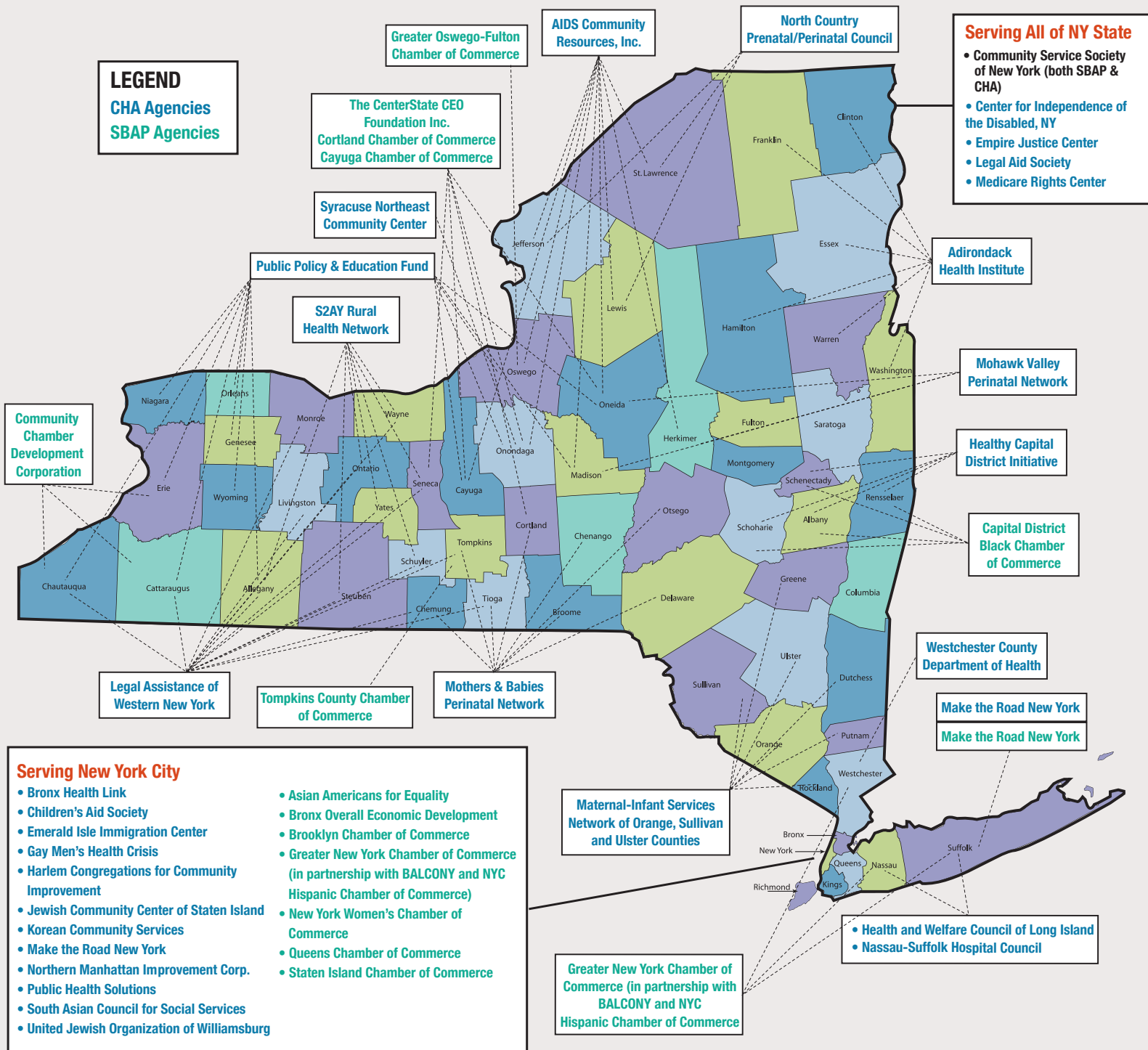
Nora Chaves
Director, Community Health Advocates
Community Service Society



Community Health Advocates & Small Business Assistance Program 2012-2013 Statewide Network

LEGEND

CHA Agencies
SBAP Agencies



Community Health Advocates (CHA)
Community Service Society of New York (CSS)
 105 East 22nd Street, New York, NY 10010

CHA Helpline: 888-614-5400
 CHA Email: cha@cssny.org
 CHA Website: www.communityhealthadvocate.org

The CHA Model

CHA provides health care and health insurance information, advice, and navigational assistance to uninsured and insured consumers and small businesses in their own communities through a network of trained and trusted health advocates. CHA uses a “hub-and-spokes” model, with advocates at 27 CBOs around the state and three specialist agencies serving as the spokes, providing services on the ground. The Community Service Society (CSS) serves as the “hub,” staffing a live toll-free helpline for consumers. It also provides ongoing training and support to CBO staff, ensuring consistently high quality services, and maintains a central database.

The newly-launched Small Business Assistance Program (SBAP) uses a similar model, with 17 small business-serving entities providing education and one-on-one assistance to small businesses. CSS and a specialist agency support these small business serving groups. See a complete list of CHA and SBAP network agencies on page 16..

Together, the CHA and SBAP network provide consumers and small businesses with information and assistance to access the health care they need. CHA has always been an “all-payer” program, providing one-stop service to consumers with public or private coverage, or no coverage at all. Our advocates are trained to educate consumers and small businesses about their health care options; help them enroll in coverage or qualify for discounted care; work with consumers to use the coverage they have; help small businesses find coverage they can afford and apply for small business premium tax credits; and identify trends and systemic problems that create barriers to health care and health coverage.



Helping Small Businesses Connect to Coverage

Ken Jupiter and his partner Bettsie Park own 15 Steps, a jewelry and American crafts store in Ithaca. Ken had been looking for a way to offer more affordable health insurance to his employees, who could not afford to take up their current health plan. Ken found help when he attended a presentation at the Tompkins County Chamber of Commerce – a member of the Small Business Assistance Program (SBAP). At the presentation, Chamber President Jean McPheeters talked about the different kinds of plans available to small businesses. Ken learned that he could offer his staff a high deductible health plan with a health savings account. “SBAP helped guide us through the maze,” Ken said. They selected a high deductible plan, paired with a health savings account, to offer to their employees in 2013.

“It’s exciting to be able to offer valuable information to our members and to small businesses across Tompkins County,” said Jean.

“We’ve had a great response from business owners and managers, who are eager to learn about the Affordable Care Act (ACA). And it’s been particularly gratifying when companies decide to offer health insurance as a benefit or when we can help businesses obtain the tax credit to which they are entitled.”



New Options for Small Businesses

Small business owners are some of the biggest winners under the ACA, the federal health care reform law. An estimated 280,000 of New York's small businesses qualify for premium tax credits of up to 35 percent of the cost of the premium, and 450,000 New Yorkers should gain coverage through the SHOP Exchange, the small business Exchange. But New York's small business owners remain uninformed about the advantages of the ACA.

In early 2012, CSS worked closely with New York State officials to design a program to address the ACA knowledge gap in the small business community. Leveraging CHA's hub-and-spokes model, CSS targeted the expertise and relationships that Chambers of Commerce and other small business-serving organizations have built in their communities around the state. This project—which uses trusted business community peers to educate small businesses about the ACA—is unique in the nation.

In March 2012, CSS selected and trained 17 business-serving groups around the state. During the first seven months of the project, SBAP educated 888 small business representatives through 188 presentations on topics including tax credits and small business coverage options. SBAP helped small businesses with 1,118 health coverage counseling sessions, helping businesses with issues including: understanding the tax credits; finding, keeping, or changing coverage; participating in the state's rate review process; and understanding programs like Healthy NY.

SBAP is succeeding in reaching the small businesses most in need of this kind of education and assistance. Sixty-four percent of the businesses reached do not offer health insurance. Seventy-five percent of the businesses have five or fewer employees. The businesses served represent the broad diversity – including race, gender, industry, and geography – of small business owners in the state. And 92 percent of participants in SBAP presentations say that they learned something new.

Helping Consumers Benefit from the ACA



Crystal Burch lives upstate in Salem, New York, and works at a hospital as a per diem employee. She is happy that this status allows her to take time off when she needs to for her part-time business as a DJ. Unfortunately, it also means that she does not qualify for insurance through work. Her husband, a logger, is also uninsured. “The thing is, you don’t know when you need insurance,” Crystal said. “I figured I was very healthy. I didn’t know that I would not only become very sick, but have a lifelong need for care.”

In January 2012, Crystal realized that something was very wrong when she found herself so tired every morning that she could barely get out of bed. Although she was used to walking three miles every day, she was out of breath after a mile. Her doctor told her that these were symptoms of a thyroid problem. Within months, her thyroid had enlarged to twice

its normal size and an endocrinologist decided that surgery was her only option, suggesting that she might have thyroid cancer.

Crystal began looking for a way to pay for the surgery. The hospital offered her a monthly payment plan, but she could not afford the \$20,000 surgery, even in installments. She then called Erica Walker of the Adirondack Health Institute, a CHA agency. “I didn’t know where to turn,” Crystal said. “She called me back and it hadn’t even been an hour. She said we have a plan.” Erica helped Crystal apply for the New York Bridge Plan, New York’s ACA-funded Pre-existing Conditions Insurance Plan. The Bridge Plan is aptly named; it helps New Yorkers with pre-existing conditions find affordable, comprehensive coverage until the New York State Health Insurance Exchange provides new options in January 2014.



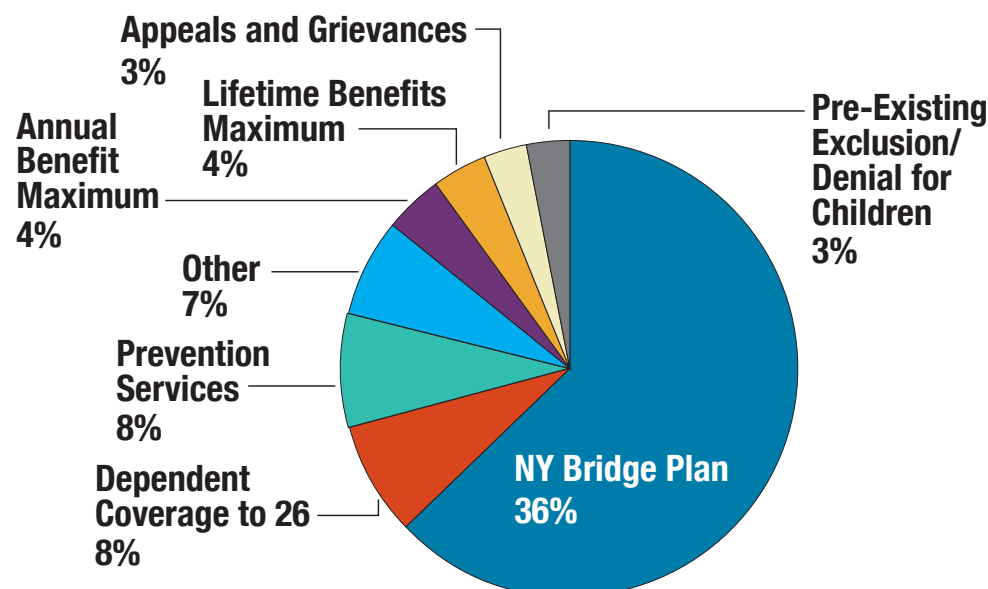
Within a month of calling Erica, Crystal had her surgery, and she feels much better now. She will need monthly blood testing and medications for the rest of her life, and she counts on the Bridge Plan's robust coverage. "I'm scared to death they will do away with the Bridge Plan," she said. "Without CHA and the Bridge Plan, I don't know what I would have done. I would probably still have a thyroid and I would be very sick at this point." Crystal has referred friends and family members to Erica for help finding coverage. In 2013, she will work with Erica to find new coverage on the Exchange, before the Bridge Plan closes.

New Plans, New Help for New Yorkers

CHA helped educate and enroll over 1,900 New Yorkers in the Bridge Plan. In addition, CHA advocates helped consumers understand other benefits of the ACA, including: young adult eligibility for coverage on a parent's plan to age 26; preventive care with no cost-sharing; prohibitions on annual and lifetime benefits maximums; new appeals rights; and the prohibition on pre-existing conditions exclusions for children. In all, CHA helped consumers understand these new benefits in 3,052 cases.

Affordable Care Act

Individual Assistance Cases by Topic



Appealing Adverse Decisions

Twelve years ago, while brushing his teeth, Sander Levine of Merrick suddenly experienced an attack of electrical shocks and stabbing sensations in his forehead and eye. He learned that the pain was caused by a condition called Trigeminal Neuralgia (TN). At times he experienced these attacks almost daily, some lasting as long as 45 minutes. TN severely limits Sander's daily activities. For example, attacks can be brought on by eating, by gusts of wind, by showering, talking loudly, or by turning his head too fast. Ten years of treatment by specialists, including many different medications, brought only temporary and minor relief. Finally, a headache specialist recommended botulinum toxin treatment. After the first treatment, Sander did not experience an attack for ten days, and it only lasted five minutes. His next attack was almost three months after the injection.

Unfortunately, Sander's insurer declined to pay the \$1,500 bill for the treatment on the grounds that it was experimental or investigational. The insurance company's notice to Sander included CHA's toll-free helpline number. Sander called for help. An attorney on CHA's Helpline worked with him to gather all of the information he needed, identified legal arguments, and wrote an external appeal on his behalf. "It would have been very hard for me to do the appeal on my own," said Sander. "It was a very involved process. I might have had to hire a lawyer, or just pay for the treatment myself." This would have been a real burden, as he must have the treatment every four or five months. But Sander won the appeal – the state's External Review Organization agreed with his physician that it was not an experimental treatment, and that it was in fact effective.



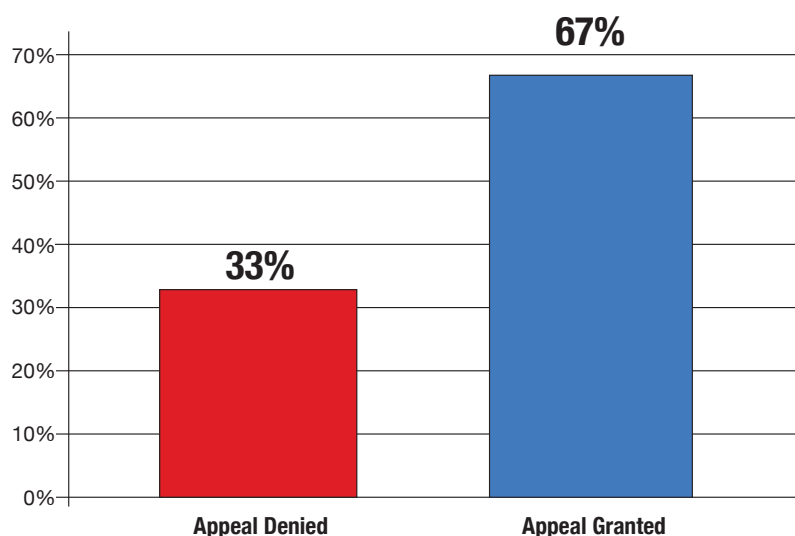


Guidance through a Complex System

The ACA created new appeals rights for some consumers, but the system, with multiple levels, deadlines, layers of paperwork, and legal issues, can be overwhelming for a consumer dealing with a health crisis. One of the five responsibilities of a consumer assistance program (CAP) funded under the ACA is to help consumers with appeals. When CHA was designated New York's CAP, the state required every commercial insurance plan to include CHA's Helpline number in every Explanation of Benefits, the document that explains to a consumer what costs will be covered by their insurance. As a result, CHA received almost 1,200 calls from consumers who needed help responding to these notices.

CHA's funding to help consumers with appeals was temporarily lost when federal CAP funding ended in October 2011. CHA was funded through New York's Exchange Establishment Grants to help test drive and design a consumer assistance program under the Exchange, but was not able to assist consumers with appeals using that funding. CSS and some network agencies continued to provide help with appeals, using other funding, and were able to sustain a 67 percent "win" rate for our consumers. However, most agencies were restricted to providing information and referrals. Adapting to this under-resourced environment, CHA developed do-it-yourself materials to help consumers file their own appeals when denied coverage of emergency room care, when denied based on medical necessity, and when denied coverage for out-of-network provider bills. When new CAP funding started in the summer of 2012, CHA's funding for appeals assistance was restored. Now all CHA agencies are receiving new training to help consumers like Sander.

CHA Appeal Outcomes



Accessing Hospital Financial Assistance

Odilia Zelaya of Brentwood, Long Island is a single mom. She was terrified when she received \$16,790 in bills from Stony Brook Hospital after she had emergency surgery on a stomach hernia. Odilia makes less than \$19,000 a year in her job at a factory, and does not qualify for public health coverage or insurance through work. She applied for hospital financial assistance to help pay her bills, but was denied. Because Stony Brook is part of the State University system, her bills were sent to the New York State Attorney General's office for collections.

Odilia met with a CHA advocate at Make the Road New York, who realized that a mistake had been made. According to New York's Hospital Financial Assistance Law (HFAL), Odilia's low income should have qualified her for a large discount on those bills. But when the CHA advocate called the hospital, she was told that the application was denied because Odilia did not provide copies of tax returns or her social security number.

Both requirements violate New York's financial assistance rules under the HFAL. But when the CHA advocate explained this to the collections specialist at the Attorney General's office, she was told that Odilia could not qualify for financial assistance if she did not provide a social security number and tax returns. The collections specialist told the CHA advocate that if Odilia refused to pay, she would receive a judgment and the sheriff would come to see her.

The CHA advocate worked with CSS and CHA's specialist agency, the Legal Aid Society, to prepare a letter explaining how the hospital's procedures violated the HFAL and created unnecessary barriers. The collections specialist reviewed the case with supervisors in the Attorney General's office, who found that Odilia qualified for a 90 percent discount on her bill. Odilia will now save \$15,111, while making monthly payments of \$40, an amount that she can fit in her budget. CHA continues to work with Stony Brook hospital to make sure that they change their policies to comply with the law and make it easier for patients to apply for financial assistance.



Help for Sky-High Hospital Bills

While waiting for affordable coverage through New York's Exchange in 2014, low-income uninsured consumers like Odilia continue to rely on hospitals and health clinics for free and discounted care. Recognizing the important role that hospitals play in providing uncompensated care, the federal and state governments distribute \$1.2 billion annually to New York's hospitals, in exchange for providing discounts to patients who need them. HFAL requires hospitals that receive this money to tell patients about the availability of financial assistance and to help them apply.

But CHA and other consumer advocates heard from consumers that many hospitals were not following the law. In February 2012, CSS released a report presenting the findings of a two-year study, "Incentivizing Patient Financial Assistance: How to Fix New York's Hospital Indigent Care Program." The report, which received front-page coverage in the New York Times, found that many hospitals were not complying with the law by helping patients apply for financial assistance. Other media, including community newspapers in upstate New York, also published stories about the report.

CHA received many calls from consumers who saw this coverage and asked for help applying for financial assistance. Some did not know that financial assistance was available before reading the media reports. Others had applied for assistance, or tried to apply, and been denied or discouraged by unlawful barriers. In some cases, CHA advocates were able to contact hospital billing staff and correct errors that had been made. One hospital system asked CSS for help redesigning their application materials to comply with the law.

During the research for the report, CSS asked every hospital in the state to provide copies of the hospital's application and a summary of its financial assistance policy. State law requires that hospitals provide both to the public, but many hospitals refused to provide copies. Realizing that consumers and advocates would have the same difficulty obtaining the applications, CHA posted all of the applications and policy materials we collected on the CHA website. Visits to the CHA website tripled in the week after the CSS report was published, and many consumers and advocates have made use of the materials posted there.

CHA has trained CBO advocates and helpline staff to help consumers navigate the financial assistance process. We created a consumer-friendly one-pager explaining the law (available in seven languages), a template letter that consumers and advocates can use when a hospital violates the HFAL, and local guides to low-cost and free care. During the past year, CHA helped over 3,400 consumers with issues related to financial assistance.

Conclusion

CHA is proud to have completed 100,000 cases since October 2010 as New York's designated consumer assistance program, and we look forward to helping many more New Yorkers. In the coming year, we will continue to help New York test drive and design consumer and small business assistance programs to help more than one million New Yorkers enroll in coverage through the New York Health Insurance Exchange in 2014. Together, we look forward to assuring quality, affordable health coverage is an option for every New Yorker.

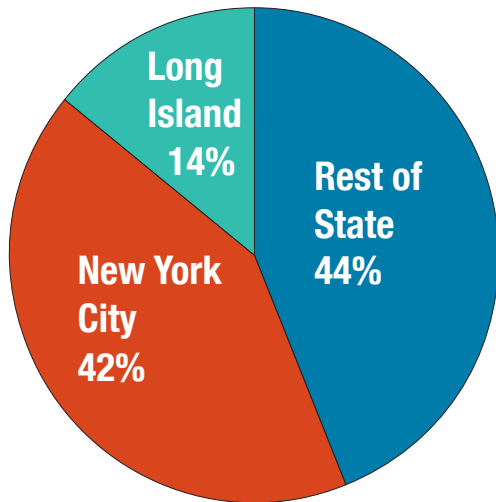
Vital Statistics for 2012

October 1, 2011 through September 30, 2012

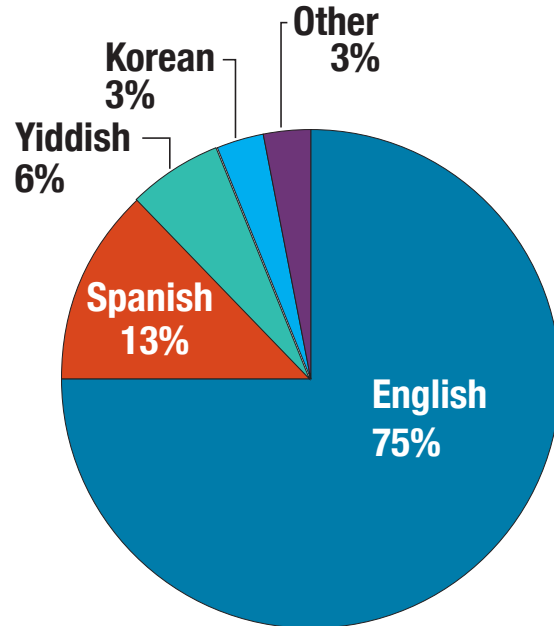
- **Total CHA Cases: 65,447**
 - Consumers Individually Assisted: 32,872**
 - Advocates and Consumers Trained: 32,575**
 - CHA Trainings Conducted: 1,430**
 - Cases Conducted Through the Helpline: 5,646**
- **Total SBAP Cases: 2,006**
 - Businesses Individually Assisted: 1,118**
 - Businesses Educated: 888**
- **Number of Languages Spoken: Over 11**
- **Website Visits: 43,151**
- **2012 Program Budget: \$6,053,065**
- **Cost per Case During 2012: \$90**
- **Since 1999, CHA & SBAP Have Served 230,098 New Yorkers**
 - 103,366 Advocates, Consumers, and Small Businesses Trained**
 - 126,732 Consumers and Small Businesses Individually Counseled**

Demographics

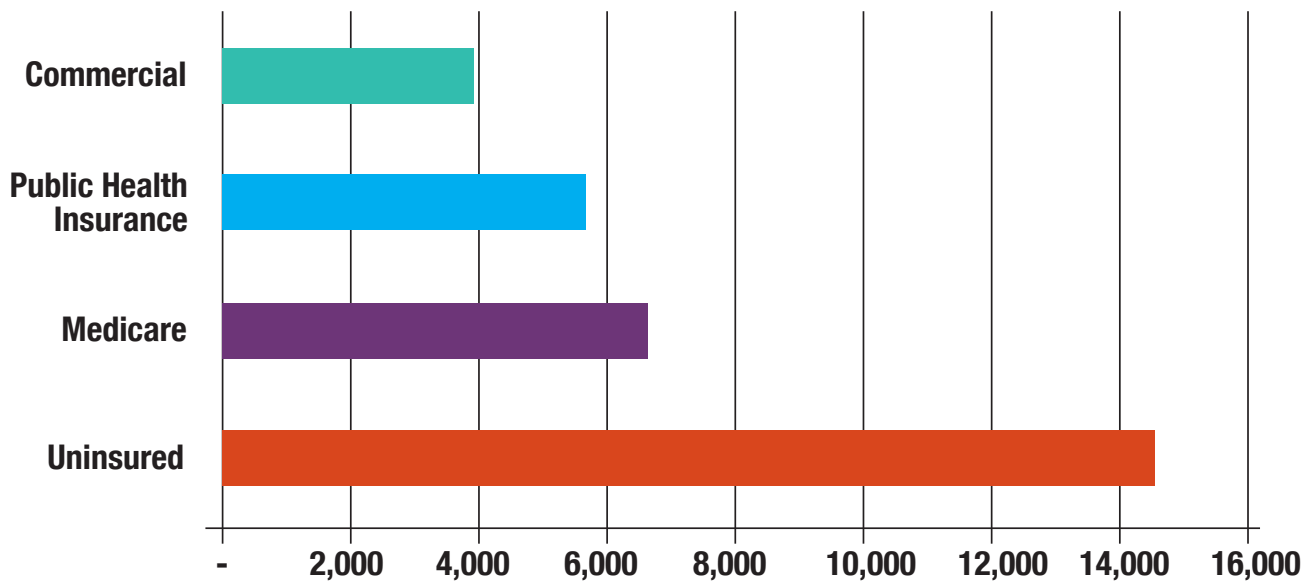
CHA Geographic Summary of Cases



CHA Cases by Language

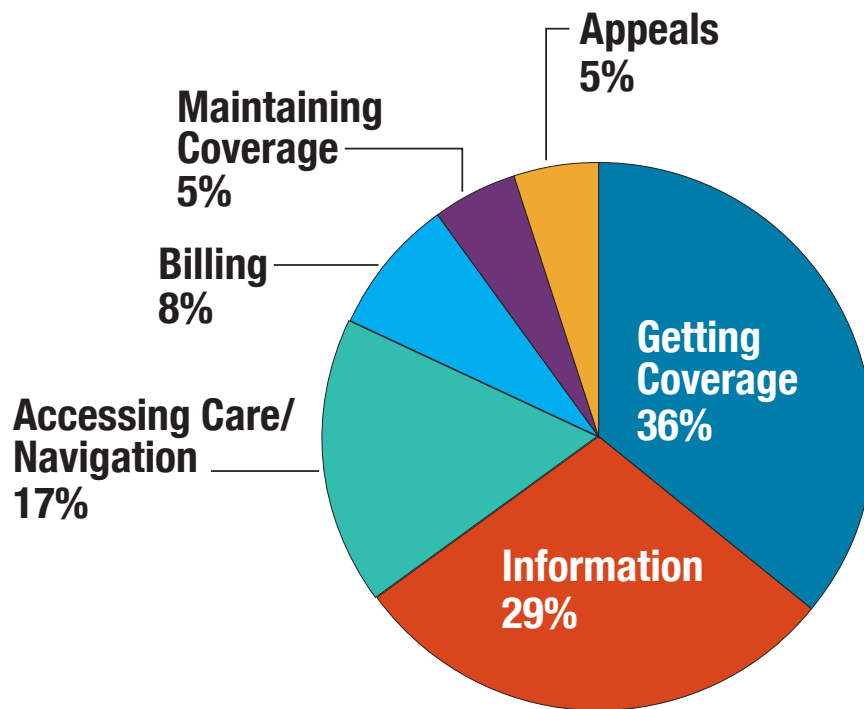


CHA Individual Assistance Cases by Primary Insurance

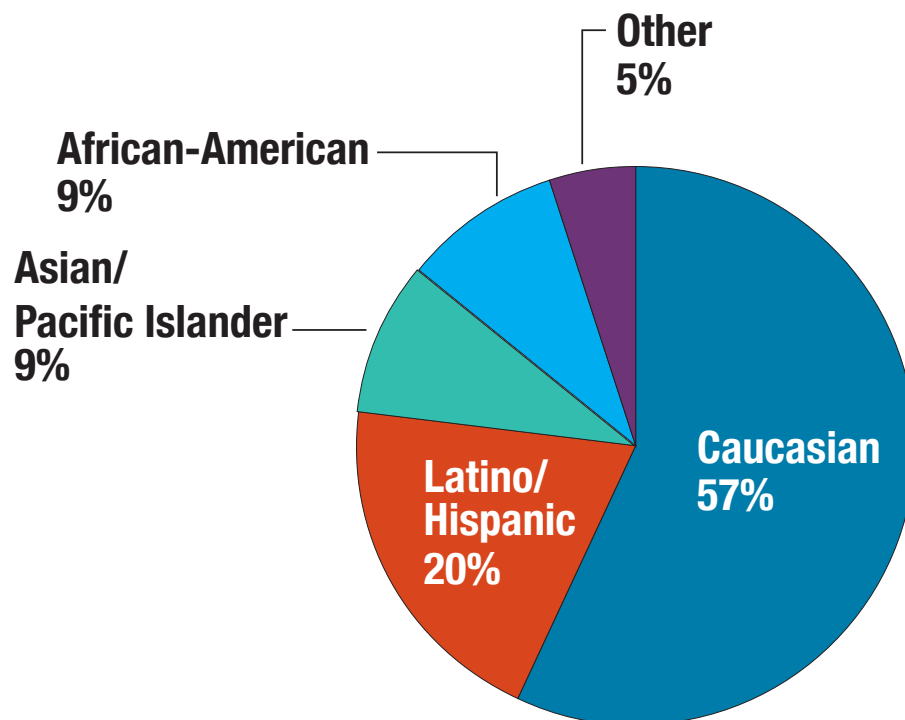


CHA Services

CHA Individual Assistance Cases by Issue

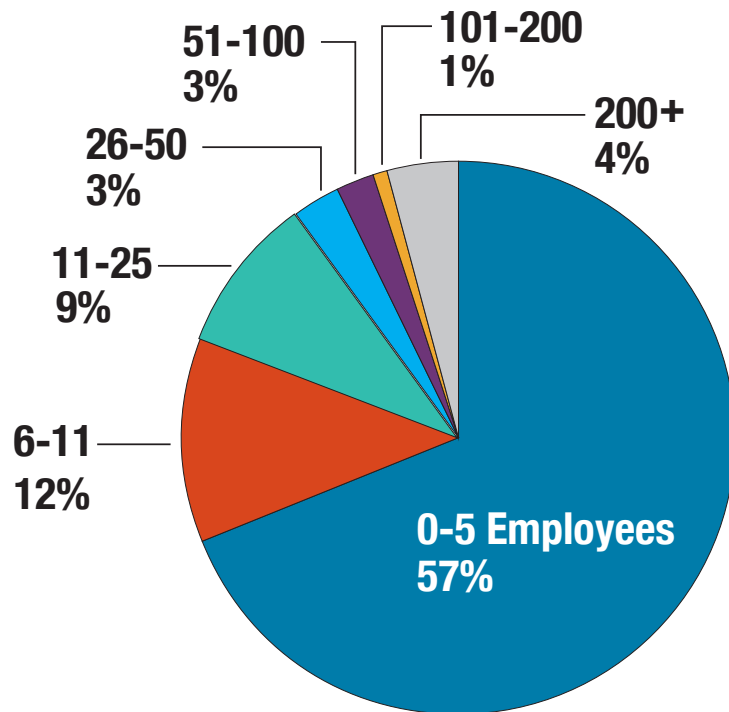


CHA Individual Assistance Cases by Race and Ethnicity

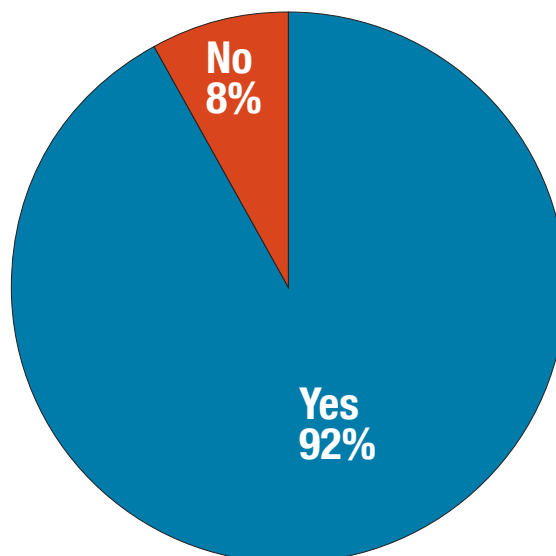


SBAP Services

SBAP Cases by Number of Employees



SBAP Presentation Survey Results - Did you learn something new?





Community Health Advocates (CHA) Network of Community Based Organizations (CBOs)

NEW YORK STATE

Community Service Society of NY
105 East 22nd Street
New York, NY 10010
(888) 614-5400
www.cssny.org
Counties Served: All New York State

†Center for Independence of the Disabled, New York and New York Association on Independent Living
841 Broadway, Room 301
New York, NY 10003
NYC (646) 442-4145
Outside NYC (877) 228-1198
TTY (212) 674-5619
www.cidny.org
Counties Served: All New York State

Empire Justice Center
One West Main Street, 2nd Fl
Rochester, NY 14614
(585) 295-5730
(800) 724-0490
www.empirejustice.org
Counties Served: All New York State (except NYC)

Legal Aid Society
199 Water Street
New York, NY 10038
NYC (212) 577-3575
Outside NYC (888) 500-2455
www.legal-aid.org
Counties Served: All New York State

Medicare Rights Center
520 8th Avenue, North Wing, 3rd Floor
New York, NY 10018
(800) 333-4114
www.medicarights.org
Counties Served: All New York State

NEW YORK CITY

Bronx Health Link
851 Grand Concourse, Room 914
Bronx, NY 10451
(718) 590-2646
www.bronxhealthlink.org
Counties Served: Bronx

†Children's Aid Society
150 East 45th Street
New York, NY 10017
(212) 503-6820
www.childrensaidsociety.org
Counties Served: Bronx, Kings, New York, Queens, Richmond

†Emerald Isle Immigration Center
59-26 Woodside Avenue
Woodside, NY 11377
(718) 478-5502 ext. 209
www.eiic.org
Counties Served: Bronx, Queens

Gay Men's Health Crisis
446 West 33rd Street
New York, NY 10001
(212) 367-1143
www.gmhc.org
Counties Served: Bronx, Kings, New York, Queens, Richmond

Harlem Congregations for Community Improvement
2854 Frederick Douglass Boulevard
New York, NY 10039
(917) 645-9852
www.hcci.org
Areas Served: Harlem and Bronx

†Jewish Community Center of Staten Island
1859 Victory Boulevard
Staten Island, NY 10314
(718) 981-1400
www.sijcc.org
Counties Served: Richmond

Korean Community Services
2 West 32nd St., Suite # 604
New York, NY, 10001
(212) 463-9685
www.kcsny.org
Counties Served: Bronx, Kings, New York, Queens, Richmond

†Make the Road New York
92-10 Roosevelt Avenue
Jackson Heights, NY 11372
Queens (718) 565-8500
Brooklyn (718) 418-7690
Staten Island (718) 727-1222
Long Island (631) 231-2220
www.maketheroadny.org
Counties Served: Kings, Queens, Richmond, Suffolk

Northern Manhattan Improvement Corporation
76 Wadsworth Avenue
New York, NY 10033
(212) 822-8344
www.nmic.org
Areas served: Harlem and Washington Heights (Manhattan)

†Public Health Solutions
40 Worth Street, 5th floor
New York, NY 10013
(646) 619-6538
www.healthsolutions.org
Counties Served: Bronx, Kings, New York, Queens, Richmond

South Asian Council for Social Services
140-15 Holly Avenue
Flushing, NY 11355
(718) 321-7929
www.sacssny.org
Counties Served: Queens, Manhattan

United Jewish Organizations of Williamsburg
32 Penn Street
Brooklyn, NY 11211
(718) 643-9700 ext. 207
www.unitedjewish.org
Counties Served: Bronx, Kings, New York, Queens, Richmond

CAPITAL DISTRICT

Healthy Capital District Initiative
315 Sheridan Avenue
Albany, NY 12206
(518) 462-7040
www.hcdiny.org
Counties Served: Albany, Rensselaer, Schenectady, Schoharie

CENTRAL NEW YORK

†AIDS Community Resources, Inc.
627 West Genesee Street
Syracuse, NY 13204
(315) 475-2430
www.aidscommunityresources.com
Counties Served: Cayuga, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, St. Lawrence

Mohawk Valley Perinatal Network
1000 Cornelia Street, 2nd floor
Utica, NY 13502
(315) 732-4657 or (877) 267-6193
www.newfamily.org/
Counties Served: Oneida, Herkimer, Madison

†Public Policy & Education Fund
2013 East Genesee St.
Syracuse, NY 13211
(315) 435-2480
www.ppefny.org
Counties Served: Niagara, Erie, Chautauqua, Cattaraugus, Allegany, Wyoming, Genesee, Orleans, Cayuga, Madison, Oneida, Onondaga, Oswego

Syracuse Northeast Community Center
716 Hawley Ave.
Syracuse, NY 13203
(315) 472-6343
<http://snccsy.org/>
Counties Served: Onondaga

LONG ISLAND

Health and Welfare Council of Long Island
1 Helen Keller Way, 4th Floor
Hempstead, NY 11550
(516) 505-4438
www.hwcli.com
Counties Served: Nassau, Suffolk

†Make the Road New York
1090 Suffolk Ave
Brentwood, NY 11717
Queens (718) 565-8500
Brooklyn (718) 418-7690
Staten Island (718) 727-1222
Long Island (631) 231-2220
www.maketheroadny.org
Counties Served: Kings, Queens, Richmond, Suffolk

Nassau-Suffolk Hospital Council
1383 Veterans Memorial Hwy, Suite 26
Hauppauge, NY 11788
(631) 435-3000
www.nshc.org
Counties Served: Nassau, Suffolk

MID-HUDSON

†Maternal - Infant Services Network of Orange, Sullivan and Ulster Counties
10 Little Britain Rd.
Suite 203, Newburgh, NY 12550
(845) 928-7448 ext. 307
www.misn-ny.org
Counties Served: Orange, Sullivan, Ulster, Putnam, Dutchess, Rockland, Greene

Westchester County Dept. of Health
145 Huguenot Street, 8th Floor
New Rochelle, NY 10801
(914) 813-5048
<http://www.westchestergov.com>
Counties Served: Westchester

NORTH COUNTRY

Adirondack Health Institute
9 Carey Road
Queensbury, NY 12804
(518) 761-0300 ext. 31252
Counties Served: Clinton, Essex, Franklin, Hamilton, Warren, Washington

†North Country Prenatal/Perinatal Council
200 Washington Street, Suite 300
Watertown, NY 13601
(800) 279-8679
www.ncppc.org
Counties Served: Jefferson, Lewis, St. Lawrence

SOUTH CENTRAL NEW YORK

†Mothers & Babies Perinatal Network
457 State Street
Binghamton, NY 13901
(800) 231-0744
www.mothersandbabies.org
Counties Served: Broome, Chemung, Chenango, Cortland, Delaware, Otsego, Tioga, Tompkins

WESTERN NEW YORK

Legal Assistance of Western New York
1 West Main Street, Suite 400
Rochester, NY 14614
(585) 325-2520
www.lawny.org
Counties Served: Allegany, Cattaraugus, Chautauqua, Chemung, Livingston, Monroe, Ontario, Schuyler, Seneca, Steuben, Tioga, Tompkins, Wayne, Yates

†Public Policy & Education Fund
739 Main Street
Buffalo, NY 14203
(716) 852-4050
www.ppefny.org
Counties Served: Niagara, Erie, Chautauqua, Cattaraugus, Allegany, Wyoming, Genesee, Orleans, Cayuga, Madison, Oneida, Onondaga, Oswego

S2AY Rural Health Network
PO Box 97
Corning, NY 14830
(607) 695-2333
<http://s2aynetwork.org/>
Counties Served: Allegany, Ontario, Wayne, Steuben, Seneca, Schuyler, Yates

† Multiple locations – These CBOs have more than one location to serve CHA clients.

Small Business Assistance Program (SBAP)

Asian Americans For Equality
111 Division Street
New York, NY 10002
(212) 964-2288
www.aafe.org
Counties Served: Bronx, Kings, New York, Queens, Richmond

Brooklyn Chamber of Commerce
25 Elm Place, Suite 200
Brooklyn, NY 11201
(718) 943-3896
www.ibrooklyn.com
Counties Served: Kings

Bronx Overall Economic Development Corporation
851 Grand Concourse, Suite 123
Bronx, NY 10451
(718) 590-6252
www.boedc.com
Counties Served: Bronx

Community Chamber Development Corporation
10785 Bennett Road
Dunkirk, NY 14048
(716) 366-6200
www.chautauquachamber.org
Counties Served: Chautauqua, Cattaraugus, Erie

Capital District Black Chamber of Commerce
90 State Street, 15th Floor
Albany NY 12207
(518) 591-4655
www.cdbcc.org
Counties Served: Albany, Schenectady, Rensselaer

**CenterState CEO Foundation (in partnership with
Cayuga County Chamber of Commerce and Cortland
County Chamber of Commerce)**
572 South Salina Street
Syracuse, New York 13202
(315) 470-1800
www.centerstateceo.com
Counties Served: Onondaga, Cayuga & Cortland

Greater Oswego-Fulton Chamber of Commerce
44 East Bridge Street
Oswego, NY 13126
(315) 343-7681 Oswego Location
www.oswegofultonchamber.com
Counties Served: Oswego County

**Greater New York Chamber (in partnership
with BALCONY and NYC Hispanic Chamber
of Commerce)**
20 W. 44th Street, 4th floor
New York, NY 10036
(212) 686-7220
www.ny-chamber.com
Counties Served: Bronx, Kings, New York,
Queens, Richmond, Westchester, Nassau

Make the Road New York
1090 Suffolk Ave
Brentwood, NY 11717
(631) 231-2220
www.maketheroadny.org
Counties Served: Suffolk

New York Women's Chamber of Commerce
1524 Amsterdam Avenue
New York NY 140031
(212) 491-9640
www.nywcc.org
Counties Served: Bronx, Kings, New York,
Queens, Richmond

Queens Chamber of Commerce
75-20 Astoria Boulevard.
Jackson Heights, NY 11370
(718) 898-8500
www.queenschamber.org
Counties Served: Queens

Staten Island Chamber of Commerce
130 Bay Street
Staten Island, NY 10301
County: Richmond
(718) 727-1900
www.sichamber.com
Counties Served: Richmond

Tompkins County Chamber of Commerce
904 East Shore Drive
Ithaca, NY 14850
(607) 273-7080
www.tompkinschamber.org
Counties Served: Tompkins



105 East 22nd Street
New York, NY 10010
PH 212.254.8900
www.cssny.org