



Community Health Advocates

The Consumer Voice for Health Care Access



A trusted ally in a complex landscape

Community Health Advocates (CHA) helps New Yorkers navigate the complex health care system by providing individual assistance and public outreach and education to communities throughout New York State. CHA is an “all-payor” program, providing one-stop service to consumers with private or public coverage, or no coverage at all. We helps consumers and small employers learn about the Affordable Care Act, understand health insurance coverage, and access the health care they need.

We offer:

One-on-One Assistance:

We are a network of community-based organizations and small business-serving groups, and a live-answer helpline where New Yorkers can get one-on-one, free, unbiased information and assistance.

Consumer Education:

We conduct community presentations about different health insurance topics for health care consumers, advocates, small employers, and providers about health insurance programs.

Community Empowerment:

We develop the capacity at community-based organizations to address local health access needs through ongoing trainings, direct assistance to consumers and small business employers, technical assistance, and program quality assurance.

Policy Feedback Loop:

We provide critical, real-time feedback about issues and trends related to health insurance and access to health care. We serve as the eyes and ears of communities for state policy makers.



Community Health Advocates (CHA) was designated as New York State's health care consumer assistance program in 2010. Since then, CHA has helped nearly 200,000 consumers obtain health care services, understand their health insurance, and make health care work for them.

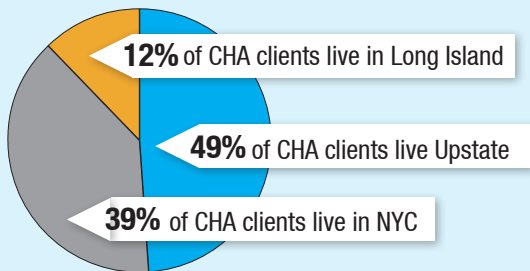
In 2014:

We completed **17,956** cases for New Yorkers.

We answered **8,505** calls through our live-answer helpline.

We saved New Yorkers **\$1.3 million** in health-related costs.

We provided health insurance information and assistance to **4,387** small businesses and their employees.



59% are between 27 – 64 years old

68% have an annual income of \$25,000 or less

87% have health insurance

40% are racial/ethnic minorities

The CHA program has been lauded nationally as a leading model of a consumer assistance program by the Kaiser Family Foundation, the National Governor's Association, Families USA, and U.S. Department of Health & Human Services.

Making health insurance work for New Yorkers

We help New Yorkers:

- **Use** their health insurance
- **Resolve** medical billing and debt issues
- **Dispute** coverage denials and eligibility determinations
- **Get the most** from their coverage (obtain prior authorizations, access specialists, and get out-of-network services when needed)
- **Access** affordable health care and hospital services and prescription financial assistance programs
- **Understand** how small business owners can offer health insurance and get health insurance tax credits
- **Navigate** the health insurance tax credits reconciliation process

Since 2010,

CHA has completed nearly **200,000** cases for consumers across the state.

Thanks to CHA, Winter got the health care he needed.



“It really helped to have a CHA advocate available to be on the call when I spoke to the health insurance company. My CHA advocate was able to guide the conversation and knew the right questions to ask. [On my own] I wasn’t really getting anywhere.”

Winter L.
Kings County

Winter is a 29-year-old Brooklyn resident who works in sales and marketing. He was referred to CHA by a friend because he was having trouble getting his health insurance plan to cover needed health services. His CHA advocate helped him understand his benefits, navigate his coverage, and connect to the providers he needs.

Meeting consumers where they are



“It is important for CHA to provide linguistically and culturally appropriate services. My clients are more comfortable receiving services in their language. I feel more effective as their advocate.”

Mariyam H.
CHA Advocate
Community Service Society of New York



Community Health Advocates is a statewide network of organizations helping individuals, families, and small businesses use their health insurance and access the health care they need. We offer services in multiple languages through trusted local partners.

The CHA network currently consists of 25 partner organizations, including three specialists (Empire Justice Center, Legal Aid Society, and Medicare Rights Center) that provide training and technical assistance. Our partners include immigrant-serving groups, social service organizations, chambers of commerce, and small business development groups. CHA's broad-based network of groups means it can address the health care issues in New York's diverse communities.

We're in rural and urban communities.

We serve consumers in their language.

Our services are free and independent.

Since 2010,

CHA has provided services in 11 different languages and served consumers in all 62 counties in New York State.

Thanks to CHA, Jocelyn was able to get her son's coverage reinstated.



“Without CHA, I would have given up or waited too long to do something because I was so overwhelmed by the process. Hearing that there was hope and being able to talk it through with someone was probably the most valuable thing.”

Jocelyn B.
Mother of Jeremy
Washington County

Jocelyn arrived at the hospital to get emergency care for her four-year-old son, Jeremy, and was told that his health insurance was inactive. Jeremy urgently needed to see a doctor and get oxygen, so Jocelyn had no choice but to pay for it out of pocket. He received the care he needed. Worried about the bills that would arrive and Jeremy's coverage status, Jocelyn contacted the CHA advocate at Southern Adirondack Independent Living Center. The CHA advocate found that Jeremy's Child Health Plus plan was discontinued incorrectly. She helped reinstate his coverage to cover the cost of his care.

Since 2010,

CHA has helped **9,147 individuals with financial assistance programs.**

Thanks to CHA, Jean and Mateo reduced their medical bills.



Jean* works for a small business that belongs to the North Country Greater Watertown Chamber of Commerce, a CHA network agency. The Chamber helps small employers and their employees with health insurance and health care access problems. When she started getting bills after a one-week hospitalization, Jean turned to her local CHA advocate at the Chamber for help. The advocate explained that she might qualify for discounts on her bills under the hospital financial assistance law, helped her complete an application, and got her bills significantly reduced. In cases like this, CHA offers small businesses and their employees the kind of health insurance information and assistance that Human Resources Departments provide for large businesses.

“I met with my CHA advocate about my hospital bill. I received a 95% discount a week later!”

– Jean, Jefferson County



Mateo is an uninsured, full-time college student living in Queens. In April 2014, Mateo needed medical care and wound up with an unaffordable bill. He contacted the CHA advocate at Make the Road New York after he received collection notices for unpaid medical bills. The CHA advocate helped Mateo find and complete the hospital financial assistance application. With CHA's help, his bill was reduced to an amount that he could pay.

“As a full-time college student, working part-time, I could not jeopardize my financial future. CHA informed me of my rights and helped me through the process of reducing my huge hospital bill. I am glad that there was someone in my community who could help.”

– Mateo, Queens County

*Client's name has been changed to protect information.



“Thank you CHA for helping me get reimbursed from my insurance company.”

— **Laurajean C.**
St. Lawrence County

“I was overwhelmed with the hospital bills and did not know how to take care of them. I am thankful that I got help from CHA and can worry a little less.”

— **Adam C.**
Schenectady County

“Thank you CHA for all the work you’ve done on our behalf.”

— **Anonymous**
Dutchess County

“I could not have done this without CHA’s help. They fixed the billing coding with the hospital. It was such a relief.”

— **Andrew G.**
Nassau County

“The CHA advocate explained to me how my health insurance works.”

— **Adahelia C.**
Queens County

*love and
for me.”*

— **Urine W.**
Onx County

*swers. This help
saved my life.”*

— **Victor H.**
New York County

We build capacity in local communities

CHA trains community-based organizations to respond to the health access needs of consumers in their communities.

“Our CHA advocates address barriers to health care and improve access for medically underserved rural residents. CHA helps people understand and use their health insurance and links people to necessary health care and supportive community services in a timely manner.”

– Tina Utley Edwards, Chenango Health Network

“The communities CHA assists through BronxWorks are most commonly limited English speakers. It is refreshing to see the look of comprehension on their faces when all of their health insurance paperwork and documents are explained to them in terms they can understand.”

– Yinia Ramirez, BronxWorks

“CHA provides a neutral, confidential source of information and advice around health care issues and choices, an arena in which there is so much confusion and misunderstanding of systems operation. There is no other similar service for this group of consumers in the North Country outside of CHA.”

– Donna Hynes, North Country Prenatal/Perinatal Council, Inc.

“The CHA network has allowed us to expand our reach in the community and take advantage of continuing education on changes in health care so that we can supply accurate and timely information to consumers.”

– Greg Otten, Center for Independence of the Disabled, New York



“Make the Road New York’s CHA community presentations provide essential health access information to community members in Spanish. They are interactive and educate the community about how to access services, navigate the health system, and advocate for themselves.”

– Becca Telzak, Make the Road New York

Since 2010,

CHA has held **3,509** trainings and community presentations and educated **79,605** New Yorkers about health coverage and access to care in our complex medical system.

Live help when you need it most



"I leave every day feeling good that I am making a real difference."

Barbara Kane
CHA Helpline Volunteer
Community Service Society of New York

The CHA Helpline is ready to respond to consumers' questions about using health insurance, disputing decisions and medical bills and helping the uninsured access affordable care. It is a live-answer, toll-free helpline staffed by trained volunteers that is open Monday thru Friday, 9 a.m. to 4 p.m.

A day in the life of the helpline

A pregnant woman wants to understand her insurance. What costs will be applied to her deductible? Will she have copays? What is her out-of-pocket maximum? What services, like ultrasounds, are considered preventive, and will be covered without any cost sharing by her plan?

A woman is scheduled for surgery and wants to use an out-of-network surgeon. She wants to know: What will her health plan pay for this provider? What costs will count toward her deductible?

A 12-year-old boy is quadriplegic and has cerebral palsy. His doctor has prescribed the use of an electric wheelchair, but his health plan is denying this request and wants him to use a standard, non-electric wheelchair. His father wants to know: How can he appeal this decision? How much time does he have to appeal and how long will the process take?

Since 2010,

CHA has responded to **25,929** calls on the CHA helpline.

Thanks to CHA, Tracey understood how to offer health insurance to her employees, while keeping her business in good financial health.



“I am relieved to know that there is a free program in my community that can help me and my employees use and understand our health insurance.”

Tracey W.
Owner
Tri County Excavating
Ontario County

Tracey contacted a CHA advocate at S2AY Rural Health Network to learn about her health insurance options as a small business owner. The CHA advocate explained the new Small Business Marketplace and how she could qualify for small business tax credits. Because of the help that she received, Tracey was able to provide her employees with coverage.

Since 2010,

CHA has helped small businesses and their employers with **19,990 cases.**



Thanks to CHA, Roseann insurance paid for her durable medical equipment.



*“Nothing short of a god-send.
With nowhere to turn and not
much hope, I had just about given
up until CHA helped me!”*

Roseann M.
Chenango County

Roseann has chronic obstructive pulmonary disease (COPD) and needed oxygen at home for the first time. Recently insured under a new plan, she was told that she would have to pay a co-pay of \$500 a month for the oxygen. Roseann could not afford this on her limited income so she reached out to the CHA advocate at Chenango Health Network. After talking to Roseann’s plan, the CHA advocate was able to help Roseann get the prior authorization she needed for this durable medical equipment so it would be paid for by her insurance.

Bringing the consumer experience to health care policy

Through first hand experiences, consumer stories, and data collection, Community Health Advocates informs stakeholders of trends and systemic issues that create barriers to health care and health coverage. CHA is pleased to continue to serve as a reliable resource for policy makers.



“Now that New Yorkers are protected by law from such billing practices, I take great joy in knowing that sharing my story with CHA and the media helped shape this public policy and will prevent other people from experiencing with this same kind of billing nightmare.”

Joclyn
New York County

While recovering from a catastrophic illness that nearly took her life, Joclyn found herself in a medical billing nightmare. Although treated at an “in-network” hospital, to her surprise, the surgeons who operated on her were “out-of-network,” and billed her upwards of \$70,000. CHA intervened and saved her financial life. Working closely with the NYS Department of Financial Services and other stakeholders, CHA brought to life stories of surprise medical bills from out-of-network providers. In 2014, the New York State legislature enacted the best surprise billing and out-of-network law in the country.

Looking to the future

Thanks to New York State's commitment to CHA, our state now has the infrastructure, programmatic experience, and knowledge to assist the more than 2 million New Yorkers insured through the NY State of Health and the millions of others who have job-based or public coverage. CHA stands ready to help individuals, families, and small businesses to effectively understand and use their health coverage and help those without coverage at all access the care they need. CHA is committed to making sure that in New York State coverage translates into access to timely, affordable and appropriate care.



This report was prepared by Steffie Kinglake, MPH and Nora Chaves, M. Phil at the Community Service Society of New York (CSS). A special thanks to the CSS Marketing and Communications Department and Jessie Kavanagh, CSS intern, who dedicated time to story collection. Report design by Jeff Jones. The authors are grateful to the New Yorkers who shared their stories and the CHA advocates who continue to bring positive change to individuals and communities across the state.

CHA Network 2014

NAME	PHONE	COUNTIES SERVED
ACR HEALTH	1-800-475-2430 315-475-2430	Cayuga, Herkimer, Jefferson, Lewis, Madison, Oneida, Oswego, St. Lawrence, Onondaga
BRONXWORKS	718-588-3836	Bronx
CENTER FOR THE INDEPENDENCE OF THE DISABLED NEW YORK	646-442-4145	New York State
CHENANGO HEALTH NETWORK	607-337-4128	Chenango, Cortland, Madison, Otsego, Delaware, Broome
COMMUNITY SERVICE SOCIETY OF NEW YORK	1-888-614-5400	New York State
EMERALD ISLE IMMIGRATION CENTER	718-478-5502, ext. 103	Bronx, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Westchester
EMPIRE JUSTICE CENTER	1-800-724-0490, ext. 5822	Upstate New York
GREATER WATERTOWN NORTH COUNTRY CHAMBER OF COMMERCE	315-788-4400	Jefferson, Lewis, Oswego, St. Lawrence
HEALTH AND WELFARE COUNCIL OF LONG ISLAND	516-505-4426	Nassau, Suffolk
HUMAN SERVICES COALITION OF TOMPKINS COUNTY	1-877-211-8667	Tompkins
INDEPENDENT LIVING CENTER OF THE HUDSON VALLEY	518-274-0701	Rensselaer, Greene, Columbia, Albany, Schenectady
LEGAL AID SOCIETY	212-577-3575	Bronx, Kings, New York, Richmond, Queens
LEGAL ASSISTANCE OF WESTERN NEW YORK	585-325-2520	Allegany, Cattaraugus, Chautauqua, Chemung, Livingston, Monroe, Ontario, Schuyler, Seneca, Steuben, Tioga, Tompkins, Wayne, and Yates
MAKE THE ROAD NEW YORK	718-565-8500, ext. 4460 718-727-1222, ext. 3442	Kings, Queens, Suffolk Richmond
MATERNAL-INFANT SERVICES OF ORANGE, SULLIVAN, AND ULSTER COUNTIES	1-800-453-4666	Dutchess, Orange, Ulster, Sullivan, Putnam
MEDICARE RIGHTS CENTER	1-800-333-4114	New York State
MOTHERS AND BABIES PERINATAL NETWORK OF SCNY	607-772-0517	Broome, Chemung, Chenango, Cortland, Delaware, Otsego, Tioga
NASSAU-SUFFOLK HOSPITAL COUNCIL	631-435-3000	Nassau, Suffolk
NEIGHBORHOOD LEGAL SERVICES	716-847-0650 716-284-8831	Erie Niagara
NORTH COUNTRY PRENATAL/PERINATAL COUNCIL, INC.	1-800-279-8679 315-788-8533, ext. 223	Jefferson, Lewis, St. Lawrence
S2AY RURAL HEALTH NETWORK	607-962-8459	Allegany, Chemung, Ontario, Livingston, Schuyler, Seneca, Steuben, Wayne, Yates
STRUCTURED EMPLOYMENT ECONOMIC DEVELOPMENT CORPORATION	1-866-365-0916	Bronx, Kings, New York, Queens
SOUTH ASIAN COUNCIL FOR SOCIAL SERVICES	718-321-7929	Bronx, Kings, Nassau, New York, Richmond, Suffolk, Queens
SOUTHERN ADIRONDACK INDEPENDENT LIVING CENTER	518-792-3537	Clinton, Essex, Franklin, Fulton, Hamilton, Montgomery, Saratoga, Warren, Washington
UNITED JEWISH ORGANIZATIONS OF WILLIAMSBURG	718-643-9700	Kings

To learn more or to access **FREE** services from Community Health Advocates:

Call: 1-888-614-5400

Our live, toll-free helpline is available Monday through Friday, 9 a.m. through 4 p.m.

Email: cha@cssny.org

Visit: www.communityhealthadvocates.org



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