

2010 Annual Report

Community Health Advocates

The Consumer Voice for Health Care Access



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



“New York’s **Community Health Advocates program is on the front lines helping thousands of New Yorkers find affordable and high quality care. Their efforts are more important than ever as implementation of health reform begins.”**

— U.S. Senator Chuck Schumer

Dear Colleague:

It is hard to imagine a year with more fundamental and exciting changes than 2010, when President Obama signed the Affordable Care Act (ACA), the most significant leap forward for economic justice and civil rights in the United States in decades. The ACA will provide new coverage for 32 million uninsured people across the country. In New York State, 1.2 million currently uninsured people will gain coverage by 2019. While the bulk of this expansion of coverage begins in 2014, many insurance reforms have already taken effect. When fully implemented, the ACA has the potential to provide health security, stabilize family finances, reduce racial and other disparities in health outcomes, and provide affordable quality health care to millions.

One thing we can count on is that millions of consumers will need help figuring out how to enroll in newly-available private or public coverage, and how to use their new coverage once enrolled. Further, the state and federal agencies charged with implementing these reforms will need help monitoring the success of implementation and identifying ways to streamline and improve new systems. Consumer assistance programs—such as Community Health Advocates—will be a critical piece of the puzzle in facilitating this major transition and ensuring that the ACA is a success.



Community Health Advocates, a program of the Community Service Society, provides one-on-one counseling and community trainings about health insurance and access to health care. Consumers get help in their communities whether they are privately insured, publicly insured, or uninsured.



The Community Service Society of New York draws on a 160-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

As we prepare to take up these new challenges, we are changing the name of our program to better reflect the work that we do. As of July 1, 2010, the Managed Care Consumer Assistance Program (MCCAP) is called Community Health Advocates (CHA). From our inception in 1999, we have been helping consumers with all types of coverage, as well as uninsured consumers, to access the care they need. Our new name makes it clear that our work extends beyond helping consumers navigate managed care plans—we're here to advocate for everyone who needs quality affordable care in our communities.

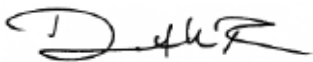
Some of our accomplishments in Fiscal Year 2010 (the period from July 1, 2009—June 30, 2010) include the following:

- **Served** a total of 12,648 consumers through individual counseling or training sessions;
- **Provided** individual counsel to 8,953 health care consumers, helping them to enroll in or retain coverage, use coverage, or otherwise access the health care system;
- **Conducted** 560 trainings for 3,695 advocates and consumers in 11 languages about how to enroll in and use health insurance in local community venues; and
- **Partnered** with 24 community-based organizations in predominately low-income, low-literacy, and high immigrant communities to ensure that vulnerable consumers were able to get needed health care.

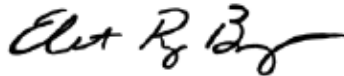
We are eager to take up the new challenges the coming year will bring, including the new Pre-existing Condition Insurance Plan (called the NY Bridge Plan) and other important insurance reform measures. After years of having to tell some clients that there are just no good options for them, our advocates are excited to help consumers take advantage of these new opportunities. And our policy team is busy educating consumers and weighing in with state and federal officials to ensure that the new regulations and programs work for consumers.

We thank you for your interest and support.

Sincerely yours,



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



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



Priya Mendon, MS
*Director
Community Health Advocates*



The CHA Model

Community Health Advocates (CHA), formerly known as the Managed Care Consumer Assistance Program (MCCAP), provides health and insurance coverage information, advice, and navigational assistance to uninsured and insured New Yorkers in their own communities through a network of trained and trusted health advocates. In 2010, CHA was funded by the City of New York through the Department of Health and Mental Hygiene—Division of Health Care Access and Improvement.

“CHA has been instrumental in providing our organization with expertise in health care access, enabling us to serve community members in New York City. KCS is proud to be a part of a network of CHA agencies that constantly strive for the advancement of health care access.”

—Kay Chun M.D., Acting Director,
Public Health and Research Center,
the Korean Community Services
of Metropolitan New York, Inc.



CHA uses a trusted network of community-based organizations to reach out to and serve consumers in New York’s diverse and vulnerable communities. The Community Service Society runs the “hub,” providing training and other staff support, quality assurance, a central database, and a helpline. In 2010, a decentralized network of 24 community-based organizations (CBOs), the “spokes” of the program, provided on-the-spot services and trainings in all five boroughs of the city.

Together, CHA’s hub-and-spokes partners help consumers access the health care they need. CHA serves consumers with private or public insurance, as well as uninsured consumers. We provide education and information; help consumers enroll in and retain coverage; and walk consumers through the maze of using their coverage and accessing their benefits. Finally, we use the information gathered through our database and network of front-line advocates to

identify trends that impede consumers’ ability to access care. With the support of our policy team, we determine the root causes of these barriers and propose policy solutions to decision-makers.



Getting the Word Out

This past year, CHA trained 3,695 community leaders and consumers at 560 training sessions. CHA counselors at all 24 network agencies provide information sessions in their communities, for both advocates and consumers, on a variety of health coverage issues. Information sessions give consumers and advocates a chance to get answers to their questions about health coverage and learn about the services CHA can provide to them and their communities.

“Will I be covered?”

“Will my pre-existing condition keep me from getting care?”

“Can you help my patient get coverage for the care he needs, now that he cannot afford his private insurance?”

These are the most pressing questions Alexandra Rimmel of GMHC hears at the information sessions she provides for consumers, advocates, and health care providers. GMHC is a CHA CBO that specializes in HIV/AIDS prevention, care and advocacy. This year, Alexandra teamed up with CSS staff to develop a new information session that explains impending changes to New York City’s Medicaid program that will have a big impact on consumers who have HIV/AIDS. For many years, people with HIV/AIDS were exempt from mandatory enrollment in a health plan and could go to any doctor or provider they chose. Beginning in September 2010, around 17,000 Medicaid beneficiaries with HIV/AIDS will have to choose and enroll into a health plan.

Alexandra’s information session covers much more than these new developments. She also explains the public and private insurance options that are available, as well as ways that medical care can be covered through agencies that provide confidential support. Alexandra has trained consumers, health care providers, service providers, and advocates from diverse community organizations. “Doctors who see patients on an ongoing basis want to make sure that their patients can keep that care, and remain a success story,” explained Alexandra. “Their office staffs don’t have all the answers their patients need, so they turn to us.”

As the benefits of federal health reform become a reality, CHA is ready to leverage our network’s training capacity to educate consumers and community leaders about these new opportunities, such as the new Pre-existing Condition Insurance Plan and other new insurance reforms. Over the next few years, new coverage options will open up for millions of New Yorkers, who will need to understand how to choose a plan, enroll, and use it. Consumers will also need to understand the individual mandate provision, which requires everyone, with some limited exceptions, to be enrolled in some form of coverage starting in 2014. Our policy staff is analyzing the law and putting together materials in plain language to help consumers learn what they need to know.



Alexandra Rimmel trains consumers, advocates, and providers about the ins-and-outs of private and public coverage.

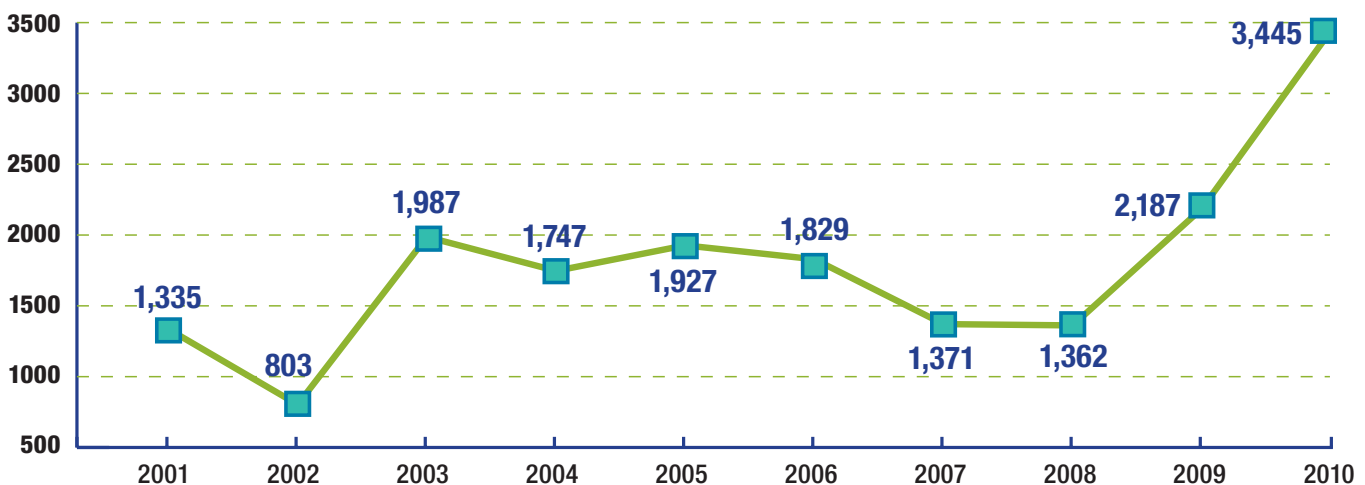
Connecting Consumers to Coverage

Between 2008 and 2010, CHA saw the number of uninsured clients who needed help getting coverage increase by 153 percent. This increase in uninsured clients was an unfortunate side effect of the recession and associated job loss. Many New Yorkers rely on employer-sponsored health insurance, and an unsteady job market undermines the entire health care system.

Mike Nachison's story illustrates the problems unemployed New Yorkers are experiencing in trying to stay insured. Mike lost his job as a paralegal during the summer of 2009. He was lucky enough to have good employer-sponsored coverage through his job, and the federal COBRA premium subsidy made it possible for him to keep his insurance when the job ended. Unfortunately, Mike lost his coverage in February when he sent in his premium check a day too late. Mike called the CHA helpline for help restoring his COBRA coverage. A helpline staff member contacted the benefits administrator, but was unable to change the decision.

During 2010, CHA helped the largest number of uninsured consumers since program inception.

Number of uninsured consumers CHA assisted, by year



Next, Mike asked for help finding new coverage. He was still unemployed, so finding low-cost coverage was a priority. Helpline staff talked him through the pros and cons of the available options, and Mike decided to sign up for a plan through Healthy NY.

Selecting an individual insurance plan can be confusing and frustrating for consumers who have only had employer-based coverage in the past. “The information I got from CHA was very helpful,” said Mike. “I found a Healthy NY plan that costs about the same as my COBRA premium. The benefits aren’t as good and there is a high deductible, but my doctor takes the plan and at least I don’t have to worry about getting wiped out if I ever have to be hospitalized.”

The first step for many New Yorkers is finding coverage. At CHA, we help consumers sort through the existing options, working with them to figure out if they qualify for a public program. When enrollment problems arise, we help work them out, and we are here to help when it’s time to renew. We also help consumers who don’t qualify for public health insurance search for affordable commercial insurance. Finally, when a consumer doesn’t qualify for public coverage, and can’t afford commercial insurance, we work with them to find free or discounted care options.



CHA helped Mike Nachison sort out his coverage options and find a new plan he could afford.



Guiding Consumers through the Health Care Maze

After three years of putting up with braces, 14-year-old Cindy Lucero was no closer to having the new smile she'd been waiting for.

The Medicaid program, which was paying for the braces, informed her orthodontist that the braces had to be removed; the program only covers braces for a limited time. But her teeth were still not fixed, and Cindy and her mother began to suspect that her orthodontist was not doing a very good job. The orthodontist said that he would have to take out her front tooth, but when she got an evaluation at a clinic, the dentists there gave a very different opinion. Cindy was so embarrassed to have had braces for so long with no improvement that she didn't want to go to her middle school graduation.



Cindy Lucero shows off her new smile.



Cindy’s mom, Margarita, turned to CHA counselor Rebecca Telzak at Make the Road New York for help. Rebecca discussed the problem at a monthly case review meeting, which was attended by Department of Health & Mental Hygiene (DOHMH) staff. DOHMH staff contacted the Orthodontics Program, also administered by DOHMH, and worked to resolve the issue for Cindy. Cindy was allowed to choose a new orthodontist, who did such a good job that Cindy didn’t need the braces for much longer. Cindy’s old orthodontist had to return all the money he had received, and Medicaid paid for Cindy to receive the treatment she needs. “The help that Make the Road New York gave to my daughter was essential,” said Margarita. “There was always someone there that I could talk to. It is a very open, trusting space, and I am very thankful for all the help that they gave me.”

“There was always someone that I could talk to. It is a very open, trusting space, and I am very thankful for all the help that they gave me.”



—Margarita Lopez, who sought help from CHA for her daughter, Cindy Lucero

Our work doesn’t stop when a consumer signs up for new coverage. Whether their coverage is public or commercial, consumers hit roadblocks on the way to using their benefits. When that happens, our advocates help figure out what the problem is, and work with consumers, their providers, and their coverage administrators to find a solution.

As federal health care reform is implemented, millions of people will get coverage for the first time, or change their coverage. New benefits will be available to consumers, and old limits like pre-existing condition exclusions will be eliminated. Consumers will need experienced guides to help them through the new maze of health care coverage. CHA is preparing to take on these new responsibilities.



The Sentinel Function: Sometimes a case is more than a case; it's a trend!

As the Great Recession took hold, CHA's policy team realized that COBRA could keep unemployed workers from joining the rolls of the uninsured. The number of clients calling for help with COBRA steadily increased, resulting in a 387 percent increase in COBRA cases in one year. With grant support from the Baisley Powell Elebash Fund, policy staff put together a fact sheet for consumers and a presentation to teach advocates about COBRA basics.

Working with the Grace Institute, a group that provides tuition-free, practical job training to underserved New York-area women, CHA helped two students, Erin Entwistle and Margaret Walsh. Each had received a letter saying that their coverage would end because they had reached the 18-month federal COBRA limit. Neither letter explained that they would qualify for up to 18 months of additional coverage under a 2009 New York State law.

Grace Institute social worker Sarah McGill called the COBRA benefits administrators with Margaret and Erin to try to straighten things out. "We were up against a wall," Sarah said. "They didn't know what we were talking about, or they pretended they didn't, and I didn't know enough to walk them through it." CHA helpline staff took over and broke through the wall, educating both the former employers and the benefits administrators about the new laws. Soon both women were signed up for continued coverage.

"I have multiple sclerosis," said Erin, "so I have to have insurance. I can't afford my medications without it. The most important thing is that I get to keep seeing the doctors who have been helping me all this time, because they're on the network I have through my COBRA."

As CHA staff worked on these individual cases, we realized that they represented a much larger problem. Many employers hire benefits administrators to help former employees with COBRA. But the benefits administration companies were not following New York's new law.

One of CHA's most important roles is to identify trends that prevent consumers from accessing health care. Our advocates are often the first people consumers call for help with new problems. The diversity of challenges we address allows us a broader view of the health access landscape than the individual state agencies charged with administering one program or regulating one part of the market. As such, we serve as government agencies' ear to the ground, identifying and documenting trends, alerting the responsible agencies, and working with them to develop and implement solutions. As federal, state, and local agencies work together to implement federal health reform, CHA's sentinel function will be critical.

In this case, we gathered information about cases where extended COBRA benefits were not being offered to eligible consumers and contacted the State Department of Insurance to alert them to the problem. CHA worked with the Department to ensure that benefits administration companies and employers learned about the new law and informed New York consumers about their right to extended coverage.

CHA serves as government agencies' ear to the ground, identifying and documenting trends, alerting the responsible agencies, and working with them to develop and implement solutions.



Sarah McGill, Erin Entwistle, and Margaret Walsh helped CHA identify a disturbing trend among COBRA benefits administrators.

Ready for New Challenges

We are ready to take on the new challenges that 2011 will bring. Many of these challenges will be related to health care reform. We are preparing to educate consumers about the reforms that take effect this year, and the reforms that will take place in 2014.

As consumers become more technologically savvy, we are learning to provide new ways to serve them. We launched a new website on July 1, 2010 (www.communityhealthadvocates.org), which enables consumers to submit requests for assistance through a secure online form. We will continue to develop our ability to use this new tool to answer questions and reach out to new consumers.

Community Health Advocates will continue to help consumers get the coverage and care they need, while we work with all levels of government to ensure smooth implementation of the reforms that will open new pathways to coverage.

And we will continue to serve consumers who need help. Nationally, the recession is taking a toll on the ability of consumers to obtain and retain insurance coverage. In 2009, the number of uninsured people in the United States leaped from 46.3 million to 50.7 million, a 9.5 percent increase.ⁱ As our Vital Statistics show, more consumers than ever before are calling us for help getting insured. We will continue to help consumers get the coverage and care they

need, while we work with all levels of government to ensure smooth implementation of the reforms that will open up new pathways to coverage.

ⁱ U.S. Census Bureau, Income, Poverty, and Health Insurance Coverage in the United States: 2009, September 2010.



Vital Statistics for 2010

Total Consumers Served: **12,648**

Consumers Individually
Counseled: **8,953**

Advocates & Consumers
Trained: **3,695**

Trainings Conducted: **560**

Number of Languages Spoken
by CHA: **11**

Number of Materials Distributed:
8,211

Website Visits: **103,459**

Consumers counseled through
the Helpline: **427**

2010 Program Budget:
\$4 Million

Cost per Person Served During
2010: **\$143**

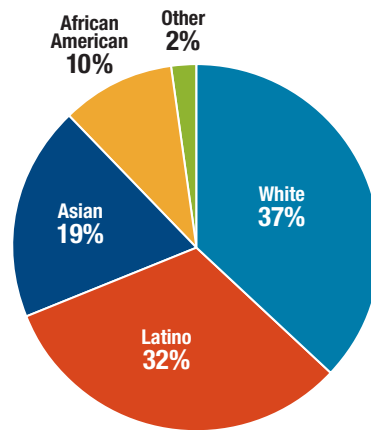
Since 1999, CHA has served
148,425 New Yorkers:

75,186 Advocates &
Consumers Trained

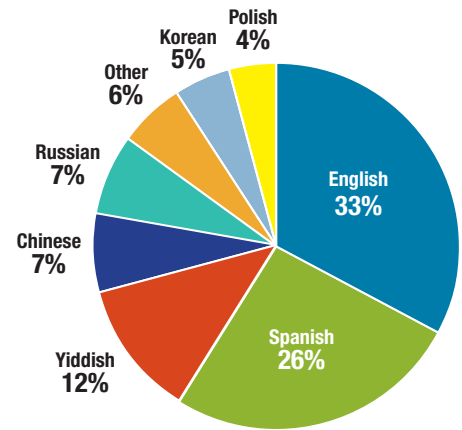
73,239 Consumers
Individually Counseled

CHA consumers are diverse and speak a variety of languages.

CHA consumers by race

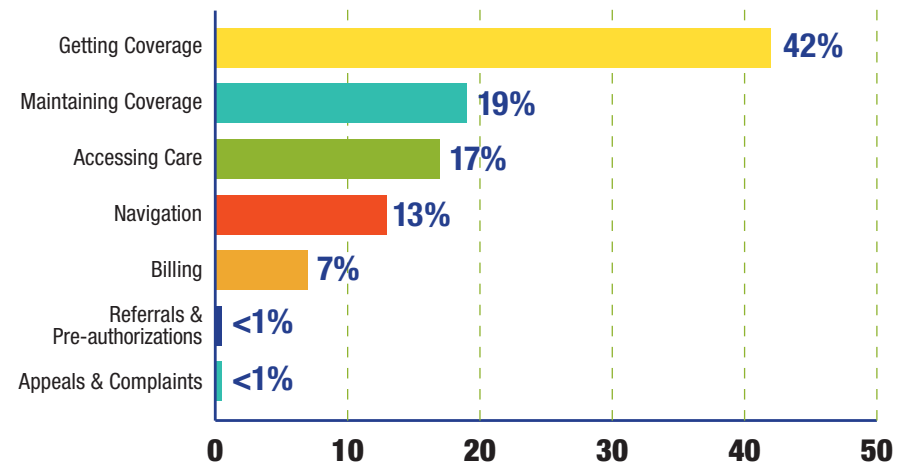


CHA consumers by language spoken at home



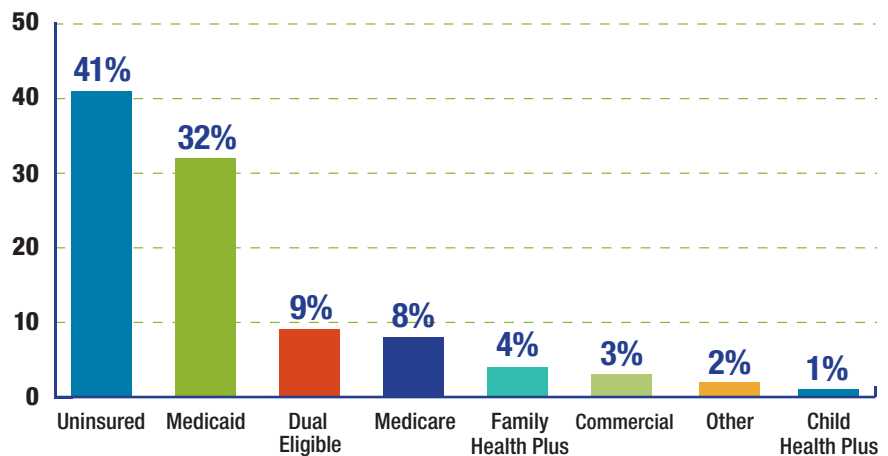
CHA addresses a variety of issues.

CHA consumers by issue



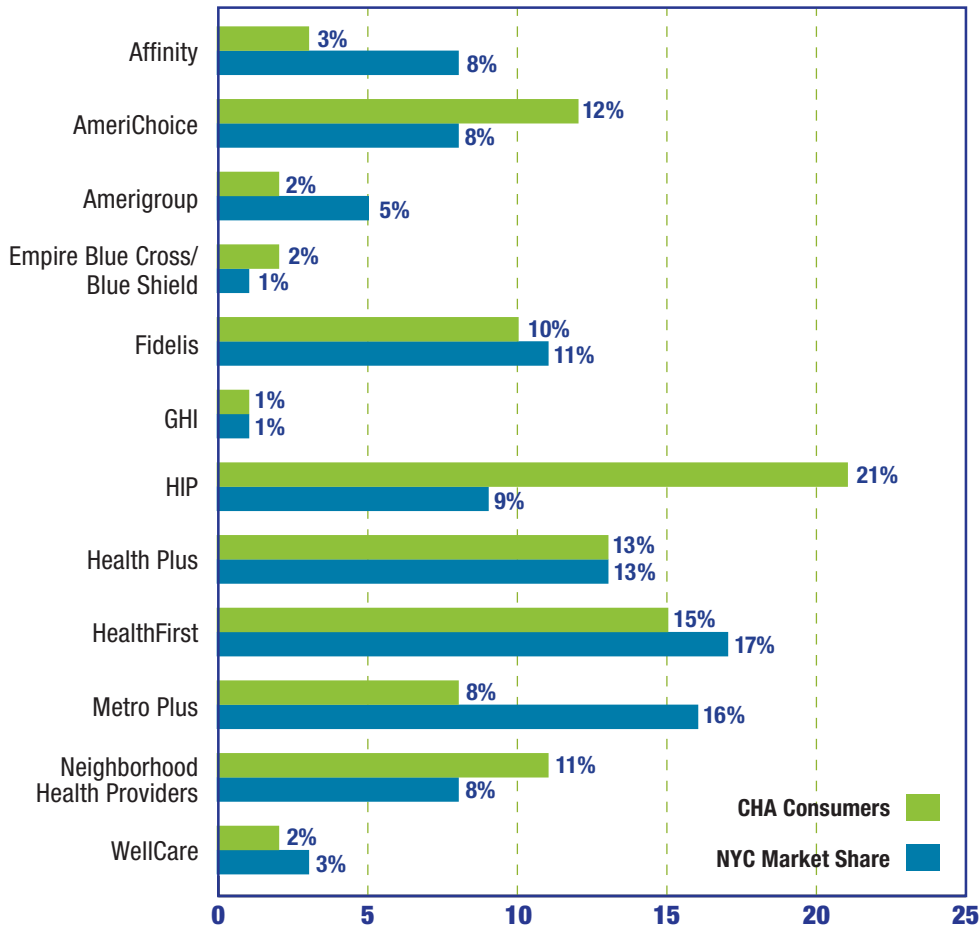
CHA assists consumers with all types of insurance.

CHA consumers by coverage



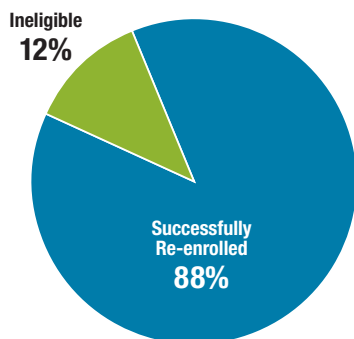
CHA provides assistance to consumers in any NYC Public Health Insurance Plan.ⁱⁱ

CHA vs. NYC Medicaid Managed Care and Family Health Plus consumers by managed care plan

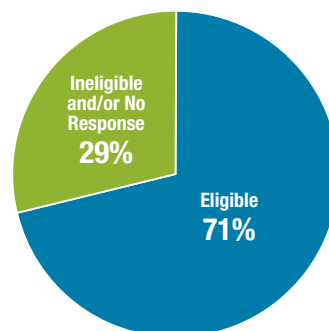


Public insurance recipients assisted by CHA are more likely to successfully re-enroll and keep their coverage than consumers citywide.

Renewal rates for Medicaid and Family Health Plus consumers assisted by CHA with renewal

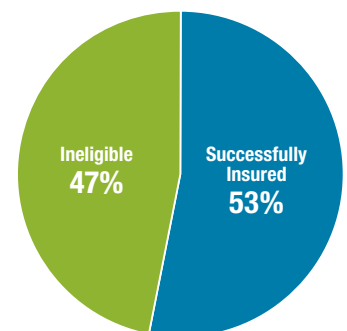


Citywide rate of renewal for consumers enrolled in Medicaid or Family Health Plus



CHA successfully helps New Yorkers get Public Health Insurance.

Enrollment rate for CHA consumers applying for Medicaid and Family Health Plus



ii (a) NYS Department of Health Enrollment by Insurer. Accessed 21 September 2010, http://www.health.state.ny.us/statistics/child_health_plus/enrollment/
 (b) NYS Department of Health. Medicaid Managed Care Monthly Enrollments Report. Accessed 21 September 2010, http://www.health.state.ny.us/health_care/managed_care/reports/enrollment/monthly/index.htm
 (c) Data reported reflects enrollments for June 2010, except for GHI. GHI withdrew from the market in November 2009, and the data reported illustrates enrollments in October 2009.

2010 Community Health Advocates Network

Citywide

† **Center for Independence of the Disabled in New York**
841 Broadway, Room 301
New York, NY 10003
(212) 674-2300
www.cidny.org

Center for Urban Community Services
198 E. 121st Street
New York, NY 10035
(212) 801-3300
www.cucs.org

Children's Aid Society
150 East 45th Street
New York, NY 10017
(212) 503-6801
www.childrensaidsociety.org

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

GMHC
119 West 24th Street
New York, NY 10011
(212) 367-1143
www.gmhc.org

† **Legal Aid Society 199 Water Street**
New York, NY 10038
(212) 577-3575
www.legal-aid.org

† **Make the Road New York**
92-10 Roosevelt Avenue, 2nd Floor
Elmhurst, NY 11372
(718) 565-8500
www.maketheroad.org

Medicare Rights Center
1460 Broadway, 11th Floor
New York, NY 10036
(800) 333-4114
www.medicarerights.org

New York Legal Assistance Group
450 West 33rd Street, 11th Floor
New York, NY 10001
(212) 613-5000
www.nylag.org

Bronx

Women's Housing and Economic Development Corporation
50 East 168th Street
Bronx, NY 10452
(718) 839-1100
www.whedco.org

Brooklyn

Council of Peoples Organization
1081 Coney Island Avenue
Brooklyn, New York 11230
(718) 434-3266
www.copousa.org

El Puente
211 South 4th Street
Brooklyn, NY 11211
(718) 387-0404
www.elpuente.us

Jewish Community House of Bensonhurst
7802 Bay Parkway
Brooklyn, NY 11214
(718) 331-6800
www.jchb.org

United Jewish Organizations of Williamsburg
32 Penn Street
Brooklyn, NY 11211
(718) 643-9700
www.unitedjewish.org

Manhattan

† **Asian Americans for Equality**
111 Division Street
New York, NY 10002
(212) 964-2288
www.aafe.org

Indochina Sino-American Community Center
170 Forsyth Street, 2nd Floor
New York, NY 10002
(212) 226-0317
www.isaccny.org

† **Korean Community Services**
149 West 24th Street, 6th Floor
New York, NY 10011
(212) 463-9685
(718) 651-9220 (Qns. Office)
www.kcsny.org

Lenox Hill Neighborhood House
331 East 70th Street
New York, NY 10021
(212) 744-5022
www.lenoxhill.org

Northern Manhattan Improvement Corporation
76 Wadsworth Avenue
New York, NY 10033
(212) 822-8300
www.nmic.org

Northern Manhattan Perinatal Partnership
127 West 127th Street, 3rd Floor
New York, NY 10027
(212) 665-2600
www.sisterlink.com

Westside Campaign Against Hunger
263 West 86th Street
New York, NY 10024
(212) 362-3662
www.wscah.org

Queens

Jewish Community Council of the Rockaway Peninsula
1525 Central Avenue
Far Rockaway, NY 11691
(718) 327-7755
www.jccrp.org

Polonians Organized to Minister to Our Community
60-17 56th Drive
Maspeth, NY 11378
(718) 326-9098

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

Staten Island

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



† Multiple locations—These agencies have more than one location that serves CHA clients



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

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

CHA Helpline:
888-614-5400

CHA Website:
www.communityhealthadvocates.org

CHA Email:
cha@cssny.org