



# Community Health Advocates

The Consumer Voice for Health Care Access **2016 Annual Report**



# A trusted ally in a complex landscape

**Community Health Advocates (CHA)** helps New Yorkers navigate the complex health care system by providing individual assistance, outreach, and education to communities throughout New York State. CHA has always been an “all-payor” program, providing one-stop service to consumers with public or private coverage, or no coverage at all.

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 28 partner organizations, including three specialists (Empire Justice Center, The Legal Aid Society, and Medicare Rights Center) that provide training and technical assistance. Our partners include ethnic, immigration advocacy, and social service organizations as well as chambers of commerce and small business development groups. This gives CHA the cultural and linguistic competency needed to address the health care issues in New York’s diverse communities. CSS operates CHA’s toll-free, live-answer Helpline.

We offer:

## **One-on-One Assistance:**

We have a network of community-based organizations and a live-answer Helpline where New Yorkers can get one-on-one, free, unbiased information and assistance.

## **Consumer Education:**

We conduct community presentations to health care consumers, advocates, small employers, and providers about health insurance programs and New Yorkers’ rights as health care consumers.

## **Community Empowerment:**

We develop 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 oversight.

## **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.

# Making health insurance work for New Yorkers

Community Health Advocates (CHA) was designated as New York State's health care consumer assistance program in 2010. Since then, CHA has helped consumers and small businesses in over 281,000 cases obtain health care services, understand their health insurance, and make it work for them.

## We help New Yorkers:

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

## OUR IMPACT SINCE 2010



Assisted New Yorkers with **32,123** cases through a central live-answer, toll-free Helpline



Assisted New Yorkers with **281,196** cases at local community-based organizations and small business serving groups



Educated **105,341** New Yorkers about their health care rights and health insurance options through **4,830** community-based presentations



Helped New Yorkers save more than **\$21 million** in health care and health insurance costs

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.

# CHA served consumers with all types of coverage and in all regions in 2016:

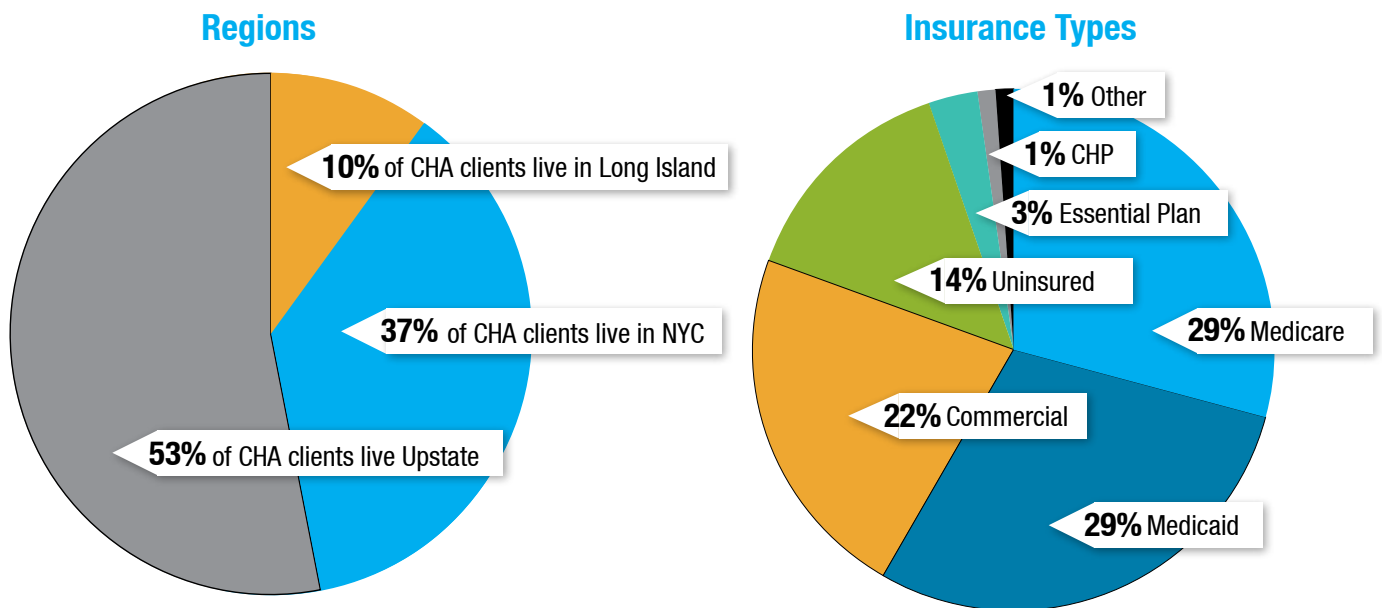
**56%** of CHA clients were between 27 and 64 years old

**76%** had an annual income of \$25,000 or less

**86%** had health insurance

**49%** were racial/ethnic minorities

**76%** needed help using or keeping their coverage



In 2016, CHA saved consumers over **\$5.8 million**, a 63% increase from last year.



# We build capacity in local communities

## CHA trains local organizations to respond to the health access needs of consumers in their communities

*“CHA funding makes it possible for us to educate people about their coverage, which makes a difference for them in living a healthier life. Relieving stress around health care costs is the best part of my work. Saving people thousands of dollars because of mistakes in billing or misinformation is priceless.*

*Our rural farming communities and college towns are a special part of New York state, on the border with Canada. This IS upstate New York.”*

**– Sheryl Evans, ACR Health**

*“CHA relieves the struggle and anxiety from the community’s shoulders. We want well-oriented and healthier communities in the future. CHA gives us the tools to find a smile within a mother of three children who finally understands how to use her insurance coverage, or the laugh of an elderly man living by himself who needs help getting his medications. CHA meets the healthcare needs of our community.”*

**– Nefer Pelaez, BronxWorks**

*“Because of CHA, we have been able to assist many members of New York’s immigrant population, particularly in Queens and the Bronx. We conduct a considerable number of targeted outreach initiatives to make sure that we reach the largest possible range of potential clients. Our healthcare seminars by qualified presenters – open both to the general public and to members of the business community – are a collaboration with local public libraries, other community organizations, and schools.*

*We partner with the Queens Economic Development Corporation (QEDC), where our CHA Advocates speak with existing and potential small business owners about health insurance for their businesses. “*

**– Juan Carlos Grajeda, Emerald Isle Immigration Center**



# Live help when needed most

The CHA Helpline, based at CSS, 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.



*“My brother is legally blind. He’s doing well for himself in college now, but everything has been a struggle for him. The idea that I’m helping people with medical issues makes me happy. When I went to law school I didn’t plan to go into big law – in my career, I want the satisfaction of helping people. I want to fight for the little guy. When I can end a Helpline call knowing I solved the case for a client, I just get a good feeling about that.”*

**– Brendan M., CHA Helpline Counselor,  
Community Service Society of New York**



*“I love making very complicated health care systems simpler for clients.”*

**– Ayaz Ahmed, CHA Advocate,  
Community Service Society of New York**

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**Since 2010, CHA has:**

**Provided services in 11 different languages.**

**Served consumers in all 62 counties in New York State.**

## A day in the life of the Helpline

- **Transitioning to new coverage:** A client called because he would soon be turning 65 years old. He is enrolled in an individual insurance plan through the NY State of Health Marketplace and called for help with his upcoming transition to Medicare. The Helpline Counselor reviewed his Medicare coverage options and helped him figure out which plans would cover his longtime cardiologist and his three prescription medications. The Helpline Counselor also screened him for programs that could help him with Medicare costs.
- **Ambulance bill:** A father rushed his daughter to the emergency room because she experienced painful bleeding from a ruptured organ. The emergency room did not have acute care capabilities, so they transferred her to another hospital. The client's insurance denied payment for the ambulance transportation from one hospital to another, deeming it not medically necessary. CHA counseled the client about his appeal rights and sent him a do-it-yourself packet designed to help consumers appeal denials based on medical necessity.
- **Surprise bill:** An infant with severe medical conditions needed cardiac surgery. The client's parents worked with the surgeon and insurer to ensure that all providers were in the plan's network. Shortly after the procedure, the client's parents received a surprise bill from an assisting surgeon who was out-of-network. They called the CHA Helpline and a Counselor guided them through the independent resolution system created under New York's new surprise bill law. This advice saved the parents almost \$10,000.

## Helping clients advocate for themselves

A woman called the CHA Helpline for help with \$70,000 in hospital bills she received after an emergency surgery. Because the hospital and providers that cared for her were not in her insurance plan's network, she received tens of thousands of dollars in bills. The Helpline Counselor helped the client call her insurance company, which informed them that the providers had submitted the claims without an Emergency Room (ER) code. If they had been coded correctly as an ER service, the client would not have been held responsible for paying the bills.

The CHA Helpline Counselor called the insurance company with the client. After an hour, the client was only responsible for paying \$250 of the original bill for over \$70,000.

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**In 2016, CHA helped consumers one-on-one in 33,629 cases.**

# CHA helps consumers use their insurance coverage

CHA Advocates help consumers understand how to use their coverage. Whether consumers have private insurance (like insurance through an employer) or public coverage (like Medicaid or Medicare), CHA helps them figure out how to resolve problems and make the most of their benefits.

Consumers have basic questions about how to use their coverage, such as how to get a new copy of their insurance card, or how to select a primary care provider. Although these questions seem simple, they can prevent a senior from getting a critical prescription filled, or stop a child from getting a dental checkup to prevent cavities.

Other questions take more know-how. For example, a consumer transitioning from employer-sponsored insurance to Medicare may need help understanding the rules and cost-sharing of a new plan, and how to navigate a new network of providers and formulary. CHA Advocates can take the time to help a consumer one-on-one, in person or over the Helpline, and sort through the complexities of coverage.

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## Helping consumers understand their coverage



Maria S. is a 69-year-old woman living in Fresh Meadows, Queens. She is a native Spanish speaker and originally from Colombia. Maria asked a CHA Advocate at Make the Road New York for help understanding her health insurance.

Maria had gotten a letter saying that she needed to renew her insurance, and she did not understand what it meant. Her CHA Advocate reviewed the letter with her, and helped her gather the information she needed to complete her renewal application for Medicaid and the Medicare Savings Program. The Medicare

Savings Program helps Maria pay her Part B Medicare premium. “I need help with my insurance,” Maria said. “I cannot afford to lose it, it keeps me healthy. Any extra penny I have goes to food and rent.”

The CHA Advocate also helped Maria understand how to use her insurance cards. Maria wasn’t sure which of the many cards in her wallet were her insurance cards, and often had trouble when she went to the doctor’s office or pharmacy. She emptied out her wallet, and her CHA Advocate sorted through 20 or more cards to find the ones she needed. She placed those cards in a special section of her wallet so she can find them easily when she needs them.

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**Since 2010, CHA has helped small businesses and their employees with 37,250 cases.**



# Making health insurance work for small businesses

Small employers can't always afford a Human Resources department for help with health insurance questions. But they can turn to the small business-serving organizations in CHA's network for help understanding their coverage. CHA provides assistance to small businesses through group presentations and one-on-one consultations on issues such as:

- What's in the Affordable Care Act (ACA) for small businesses
- Accessing the Small Business Tax Credit
- Understanding health insurance products and tax-advantaged medical accounts, like Health Savings Accounts
- Employers' rights and responsibilities under the Affordable Care Act

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## CHA understands the needs of small businesses



Arielle G. is a sole proprietor – she's the owner and sole employee of Word One New York, an editorial management and proofreading company. Arielle was happily enrolled in coverage through the NY State of Health Marketplace (NYSOH) when she hit a glitch that she needed help resolving. Arielle's insurance company made a mistake and did not register her second premium payment of the year. This triggered an automatic notice to the NYSOH that said her coverage was terminated for lack of payment. Arielle was able to fix the issue with her insurance company, but couldn't correct the record

at NYSOH on her own.

Arielle was afraid that the mistake would cause problems when she filed her taxes at the end of the year, so she turned to a CHA Advocate at the Brooklyn Alliance, a small business-serving organization, for help.

The CHA Advocate worked with Arielle, her insurance company, and NYSOH representatives and helped resolve the issue.

"I was so grateful to finally have an ally and advocate. She was kind, patient, and informative as she spoke to me and to every representative. She kept in touch with me, updating me on the progress and answering any questions I had. She used her knowledge, experience, and skill to resolve this issue, an issue that I had not been able to resolve on my own. I am so grateful for her help and for the Brooklyn Alliance Program and its Community Health Advocates consumer assistance program."





*"I cannot imagine the hardship I would have continued to face if it weren't for CHA."*

— **Cheryl L.**  
Lewis County

*"The bills were piling up and I was in bad shape and the knowledge my CHA Advocate has in helping me out was fantastic. She is a real angel."*

— **Anthony L.**  
Dutchess County

*"I would have never been able to do this on my own. My CHA Advocate was the only one who took the time to help me. My wife and I had not been able to sleep during this whole ordeal. Now, we rest a little easier."*

— **Kadri S.**  
Westchester County

*"I was struggling with rent and daily living expenses because of my medical bills. I'm so glad there was someone who could help me. I had no idea where to start."*

— **John N.**  
Nassau County

*"I am grateful that my CHA Advocate encouraged me to take advantage of the benefits that are available for me. I feel happy now when I go to the hospital."*

— **Carmen R.**  
Bronx County

*"If it weren't for the dedicated CHA team, I might still be without medical care. Sometimes you simply need a helping hand, and they certainly held my hand along my arduous journey through the healthcare world. My biggest heartfelt thanks go out to you, CHA!"*

— **Jo Y.**  
New York County

*"...and put my mind at ease."*

— **Ethan J.**  
Cattaraugus County

*"...me that I've done very well. ...community."*

— **Maria C.**  
Orange County

# Helping consumers reduce medical debt

Under the Affordable Care Act, New York's Marketplace provides affordable, high quality coverage to millions of New Yorkers. But medical debt continues to burden some New Yorkers. CHA helps consumers resolve medical bills that arise from a wide variety of situations. Consumers with insurance receive "surprise" bills when they mistakenly receive treatment from an out-of-network provider. Uninsured consumers may be careful to avoid medical care until an emergency takes them to the hospital, resulting in bills they cannot afford to pay. CHA Advocates are able to help consumers, whatever their insurance status or issue, to sort through their bills and paperwork and look for solutions. Some of these solutions include:

- Helping clients apply for hospital financial assistance
- Ensuring that providers correctly bill clients' insurance companies
- Negotiating affordable payment plans

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## A veteran seeks help with a disturbing notice



Stanley G. asked a CHA Advocate at Legal Assistance of Western New York for help understanding a letter he received from the Monroe County Department of Human Services's legal department, which said that he owed over \$17,000 to the Medicaid program.

When Stanley had first enrolled in coverage, he did not understand how to report benefits he received from the Veterans Administration.

After reviewing the case with Stanley, the CHA Advocate confirmed that he did

indeed owe the money. However, since he had received mistaken information about how to report his income from a federal agency, the CHA Advocate helped Stanley negotiate the bill. Eventually, the County Attorney agreed to a plan that Stanley pay about \$6,000, a little over 30 percent of the initial bill. Thanks to CHA, Stanley avoided litigation and resolved the overpayment, so there would be no problems with his Medicaid coverage going forward.

"Thank you! I would not have been able to do this without your help. It is a big relief knowing this has been taken care of."

## An accident results in a timely diagnosis



In the early spring of 2016, Jennifer B. was driving home when her car was rear-ended. As a precaution, Jennifer was transported to the hospital by ambulance to be examined. While at the hospital, she received several tests to rule out any significant injury. While her CAT scan did not show a concussion or any other damage as a result of the accident, the scan did reveal a mass in Jennifer's brain – a brain tumor.

Surgery was scheduled for the next day. She chose to have the doctors remove as much of the tumor as they could. When

the biopsy came back, it confirmed her worst fears. Jennifer had brain cancer. Six weeks later, she had a second surgery. After the surgery, Jennifer endured radiation and chemotherapy. Unable to work, she moved back to her parents' house temporarily while she continued treatment.

Thousands of dollars in bills began arriving. Jennifer attempted to stay organized and understand which would be paid by her health insurance, her car insurance, or the car insurance of the person who rear-ended her car. As the bills piled up, Jennifer decided to ask a CHA Advocate at Southern Adirondack Independent Living for help. Her first appointment with her CHA Advocate lasted for three hours as they organized each of her bills, contacted providers, and determined which insurance company was responsible for paying. Over the next few months, they worked together to ensure that each bill had been paid by the appropriate party.

"I'm so thankful this service exists! I had a massive pile of bills and no idea where to start with any of it, and without my CHA Advocate's assistance I doubt I would have figured it out. She has been beyond wonderful, I really can't thank her enough for all the help she's provided."

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**CHA helps consumers reduce or eliminate their medical debt in 82% of cases, saving \$17.2 million since 2010.**



# Prescription drug assistance

Nearly one-third of all CHA cases are related to prescription drug access. Three of the most common prescription drug issues CHA addresses are:

- **Understanding drug formularies:** Sometimes formularies are difficult to navigate. For example, a client may call CHA when their pharmacy refuses to fill a prescription because the client's doctor prescribed a brand-name drug but their plan's formulary covers the generic form of the drug.
- **Financial assistance to afford medication:** Sometimes clients are held responsible for paying the full price of prescriptions until their plan deductible is met. CHA helps these clients apply for financial assistance/drug savings programs.
- **Mid-year formulary changes:** Sometimes a plan changes its formulary after a client has enrolled in coverage. CHA can help the client work with their doctor to get a different prescription, explore other coverage options, or apply for assistance/pharmacy savings programs.
- **Prescription drugs serve as first notification to client of general coverage issues:** Picking up prescription drugs can be a client's most frequent interaction with the health care system. A Medicaid recipient might discover that their coverage has been listed in the system as "inactive" when they attempt to fill a prescription. In cases like this, CHA helps the client renew their coverage.

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## Maintaining access to the medication she needs



Julie H. met with a CHA Advocate at North Country Prenatal/Perinatal Council for help getting coverage for a medication she needed to maintain her quality of life. After suffering from a stroke on her 45th birthday, she was prescribed a medication that significantly improved her quality of life. Julie had been on the medication for 15 years before changing her health insurance plan to one that did not cover the drug.

Julie was required to try another prescription that was more cost effective for the insurance company, but it did not effectively improve her condition. Without her preferred medication, she suffers from pain and a variety of conditions, including severe headaches, hand tremors, difficulty walking, and severe muscle spasms. She felt she needed her original medication to survive.

Julie's doctor appealed the insurance company's decision twice unsuccessfully, so she turned to CHA for help. Her CHA Advocate contacted the pharmaceutical company, which offers a program providing their drugs to patients whose insurance companies won't cover the cost. The drug would typically cost over \$800 per month, but Julie's income made her eligible to receive the medication for free.

Her CHA Advocate helped her complete the application, get her doctor's approval, and submit to the pharmaceutical company. Julie was approved, and she can now return to her usual quality of life.

"Without CHA, I don't know where I'd be."

# Appealing adverse decisions

Consumers sometimes face a terrible good news/bad news scenario – their doctor identifies a treatment that offers them great hope, but their insurance company denies coverage of the treatment. The process for appealing an adverse decision is complex, and consumers dealing with a medical crisis may not have the time or energy to push through the process.

CHA Advocates help consumers review the reason for a coverage denial, and identify any possible grounds for appeal. CHA has created do-it-yourself kits that walk consumers through the process of appealing a decision. In some cases, CHA Advocates help consumers prepare and submit an appeal. This process can include research in medical journals, gathering letters of support from physicians, and reviewing insurance plan documents.

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## Winning a new lease on life



Randall H., an avid fisherman and motorcyclist, asked CHA for help appealing his insurance company's denial of treatment with Harvoni for his Hepatitis C infection. The insurance company's criteria for coverage of Harvoni required that a patient reach Stage 2 liver fibrosis, but Randall's disease had only reached Stage 1. A 12-week course of treatment with Harvoni costs \$94,500.

A CHA Advocate helped Randall research the issue, and found that experts like the American Association for the Study of Liver Diseases recommend treatment for all patients with Hepatitis C infection. CHA helped Randall submit an external appeal of the denial, and won!

Randall received the treatment and was virus-free before he even finished the course of treatment. A few

months later, Randall proposed to his girlfriend on the Maid of the Mist in Niagara Falls.

"I am certain that had Community Health Advocates not taken my case and placed it in your skillful hands," Randall wrote to his CHA Advocate, "the Hep C virus would have ultimately been an early death for me. Thank you!"

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**Since 2010, CHA has:**

**Held 4,830 trainings and community presentations.**

**Educated 105,341 New Yorkers about health coverage and access to care in our complex medical system.**

# Bringing the consumer experience to health care policy

Through consumer stories, data collection, and one-on-one assistance to consumers, CHA identifies 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 in their work to make the health care system work rationally for consumers.

One example of this “sentinel function” in action is CHA’s work to help consumers receive new treatments for Hepatitis C. In 2016, CHA began receiving requests for help from consumers who were denied the newest treatments for Hepatitis C. Some insurance companies enacted policies restricting coverage of the most expensive treatments to patients with advanced liver disease. But these treatments offered the first opportunities for patients with Hepatitis C to be cured of the disease. Patients with early-stage infections began to seek treatment, hoping to prevent damage to their livers. Some of these requests for treatment were approved, while others were denied.

CHA helped consumers appeal denials of coverage from their insurance company. In the process, CHA Advocates found that liver disease experts were recommending treatment of patients with early-stage Hepatitis C with Harvoni. Armed with this information, CHA Advocates are able to help other consumers fight for the lifesaving treatment they need.

## A cure after years of illness



Fourteen years ago, Elia C. was diagnosed with Hepatitis C. He did his best to stay healthy despite the diagnosis, and did not realize that there were new treatments available.

During weekly Case Review sessions, CHA Advocates discuss how to resolve difficult cases and share recent victories. At one Case Review session, a CHA Advocate discussed an appeal victory for a client needing treatment for Hepatitis C. Another Advocate at the meeting, a family friend of Elia’s, learned about the new treatment options for the first time. He told Elia that Hepatitis C was now a curable disease, and urged him to seek help.

Ready to begin treatment for this serious illness, Elia consulted with his doctor, who in turn explained the process and potential side effects

of the medication that could cure him. However, Elia learned that his employer-sponsored health insurance would not cover the medication that could cure him – and potentially save his life.

Elia spoke with a CHA Advocate who explained the appeal process. The CHA Advocate also urged Elia’s doctor to file an appeal. Within weeks, the doctor’s appeal was approved by the insurer, and Elia could begin taking his prescribed medication.

Elia experienced very minimal side effects, and with the support and encouragement of his family, he has gotten well. In November, Elia received the test results confirming that he is cured of Hepatitis C, and he and his family are ecstatic.

# 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 3.6 million New Yorkers insured through the NY State of Health Marketplace and the millions of others with job-based or public coverage. CHA stands ready to help individuals, families, and small businesses to effectively use their health coverage and understand their health insurance and help those without coverage at all. CHA is committed to making sure that in New York State, coverage translates into access to timely, affordable, and appropriate care.

## CHA Network 2016

AGENCY	COUNTIES	PHONE NUMBER
Asian Americans for Equality	Bronx, Kings, Manhattan, Queens, Staten Island	212-979-8988
ACR Health	Cayuga, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, St Lawrence,	1-800-475-2430
Brooklyn Alliance	Kings	718-875-9300
Bronxworks	Bronx	718-588-3836
Cortland Chamber of Commerce	Cortland	607-756-2814
Chenango Health Network	Broome, Chenango, Cortland, Delaware, Madison, Otsego	607-337-4128
Center for the Independence of the Disabled New York	Bronx, Kings, Manhattan, Queens, Staten Island	646-442-4145
Emerald Isle Immigration Center	Bronx, Kings, Nassau, Manhattan, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Westchester	718-478-5502, ext. 103
Healthy Capital District Initiative	Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady, Schoharie	518-462-7040 ext.11
Human Services Coalition of Tompkins County	Tompkins	1-877-211-8667
Health and Welfare Council of Long Island	Nassau, Suffolk	516-505-4426
Independent Living Center of the Hudson Valley	Albany, Columbia, Greene, Rensselaer, Schenectady	518-274-0701
Legal Assistance of Western New York	Allegany, Cattaraugus, Chautauqua, Livingston, Monroe, Ontario, Schuyler, Seneca, Steuben, Tioga, Tompkins, Wayne, Yates	585-325-2520

## CHA Network 2016 continued

AGENCY	COUNTIES	PHONE NUMBER
Mothers & Babies Perinatal Network of SCNY	Broome, Chemung, Chenango, Cortland, Delaware, Otsego, Tioga	607-722-0517
Maternal Infant Services of Orange, Sullivan , and Ulster Counties	Dutchess, Orange, Putnam, Sullivan, Ulster	1-800-453-4666
Make the Road New York	Kings, Queens, Staten Island, Suffolk	718-565-8500,etx.4460 718-727-1222,etx. 3442
Nassau-Suffolk Hospital Council	Nassau, Suffolk	631-435-3000
North Country Prenatal/Perinatal Council	Jefferson, Lewis, St. Lawrence	1-800-279-8679 315-788-8533, ext. 223
Neighborhood Legal Services	Erie, Genesee, Niagara, Orleans, Wyoming	716-847-0650 716-284-8831
S2AY Rural Health Network	Allegany, Chemung, Livingston, Ontario, Schuyler, Seneca, Steuben, Wayne, Yates	607-962-8459
South Asian Council for Social Services	Bronx, Kings, Nassau, Manhattan, Queens, Richmond, Suffolk	718-321-7929
Southern Adirondack Independent Living Center	Clinton, Essex, Franklin, Fulton, Hamilton, Montgomery, Saratoga, Warren, Washington	518-792-3537
Urban Health Plan	Bronx	718-589-2440
United Jewish Organizations of Williamsburg	Bronx, Kings, Manhattan, Queens	1-800-346-2211
Community Service Society	New York State	1-888-614-5400
Empire Justice Center	Upstate New York, Long Island	1-800-724-0490x5822
Medicare Rights Center	New York State	1-800-333-4114
Legal Aid Society	New York City	888-663-6880 (Tuesdays)



# Community Service Society

Fighting Poverty  
Strengthening  
New York

**The Community Service Society of New York (CSS)** is an informed, independent, and unwavering voice for positive action representing low-income New Yorkers. CSS addresses the root causes of economic disparity through research, advocacy, and innovative program models that strengthen and benefit all New Yorkers.

## Community Service Society of New York

**David R. Jones, Esq.**  
President and Chief Executive Officer

**Steven L. Krause**  
Executive Vice President and Chief Operating  
Officer

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

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

**Call:** 1-888-614-5400

**Email:** [cha@cssny.org](mailto:cha@cssny.org)

**Visit:** [www.communityhealthadvocates.org](http://www.communityhealthadvocates.org)



**Community  
Service  
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