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 services to consumers with public or private coverage, or no coverage at all.

CHA 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 local partner organizations, including three specialists (Empire Justice Center, Legal Aid Society, and Medicare Rights Center) that provide training and technical assistance. Our partners include groups serving: racial and ethnic minorities, low-income families, immigrants, rural people, and small businesses. This gives CHA the regional, cultural, and linguistic competency needed to address the health care issues in New York's diverse communities.

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 build 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 serve as the eyes and ears of communities for state policy makers, providing real-time feedback about health insurance and access to health care issues and trends.
Making health insurance work for New Yorkers

New York State designated Community Health Advocates (CHA) as the state’s health care consumer assistance program in 2010. Since then, CHA has helped over 300,000 consumers and small businesses obtain health care services, as well as 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 **36,297** cases through a central live-answer, toll-free Helpline
- Helped New Yorkers save more than **$27 million** in health care and health insurance costs
- Assisted New Yorkers with **309,287** 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

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:

- 77% needed help using or keeping their coverage or accessing care
- 63% had an annual income of $25,000 or less
- 87% had health insurance
- 47% were racial/ethnic minorities
- 59% of CHA clients were between 27 and 64 years old

**Regions**
- 10% of CHA clients live in Long Island
- 51% of CHA clients live Upstate
- 39% of CHA clients live in NYC

**Insurance Types**
- 1% CHP
- 8% Essential Plan
- 13% Uninsured
- 28% Medicare
- 20% Commercial
- 30% Medicaid
We build capacity in local communities

CHA trains 25 partner organizations to respond to the health access needs of consumers in their communities.

“Having the CHA Advocate for small businesses has allowed us to provide one-on-one and group information sessions about how the Affordable Care Act works and how small businesses can access the benefits. Most small business owners are busy running their businesses and they don’t have any designated Human Resource professional so they have come to rely on us as the local expert they can trust. This wouldn’t be possible without the CHA program.”

— Bob Haight, President/CEO, Cortland County Chamber of Commerce, Cortland, NY

“Health access issues disrupt lives. CHA funding enables LawNY to take action to assist individuals facing complex health access problems. Nobody keeps a copy of their health insurance plan on the coffee table. Some people have no health insurance coverage at all. They are all busy living their lives, until an unexpected health issue strikes. This unleashes a flood of questions: Am I covered? How can I afford this? Why was treatment denied? Can this decision be reversed? Where can I get help with these bills? Will I lose my coverage? People have questions. Because of CHA, LawNY has answers.”

— Karin M. Stuart, J.D., LawNY, Rochester, NY

“CHA serves as a bridge between health coverage/care systems and utilization of health services. Many of our clients have health insurance coverage, but need assistance understanding and navigating complex service delivery systems. Not only do we help residents of Westchester and Rockland County access affordable health care, use their health coverage, and resolve eligibility and billing issues, but we identify systemic gaps and work to strengthen linkages between clients, their health care providers, and administrative entities through communication, collaboration, empowerment, and education. There was one specific case where our CHA Advocate worked with two federal agencies, a local department of social services, an employee union, and a managed care plan to help a client access coverage, understand how to use her coverage, and resolve a billing issue.”

— Freda Macon, CLUSTER, White Plains, NY
Live help when needed most

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 professional staff and volunteers that is open Monday through Friday, 9 a.m. to 4 p.m.

“I was dealing with a life-threatening illness and became totally overwhelmed by the huge bills. CHA helped me apply for financial assistance and negotiate with my hospital, saving me $50,000. When I recovered I became a volunteer at CHA. People who call CHA are surprised and grateful by how much we can help them. The satisfaction I feel each time I help someone on the helpline is enormously rewarding.”

-Diane Keller, CHA Helpline Volunteer, Community Service Society of New York

“It is very gratifying to help people get the care they need. And the best part of my job is to know that I can help people have peace of mind when it comes to their health care needs.”

-Sara Santini, CHA Advocate, Community Service Society of New York
A day in the life of the Helpline

- **Prescription coverage:** A client calls because her Medicare prescription drug formulary changed in the middle of the year, threatening her access to 15 different medications. She is overwhelmed and needs help understanding her prescription drug coverage options. The CHA Advocate eases her fears and helps her find a plan that meets all her prescription needs. The client hangs up, thrilled to know that she is able to fill her next prescriptions without a problem or delay.

- **The basics:** A Spanish-speaking client calls in a panic asking for help with a medical bill. The CHA Advocate realizes that the client had not received a bill but a summary of what the plan had paid, which is known as an Explanation of Benefits (EOB). The CHA Advocate is fluent in Spanish. She takes the time to explain the difference between a medical bill and an EOB. The client is relieved and happy to learn how to understand her EOB and learn that it is not a bill.

- **Finding an in-network surgeon:** A client calls just a few days before her scheduled surgery to treat precancerous cells. Her plan just told her that it will not cover the surgery because the hospital is out-of-network. Determined to help the client have the surgery without further delay, the CHA Advocate researches the plan’s providers and finds her in-network doctors and an in-network hospital. The client gets the surgery with no cost to her and without further delay.
CHA helps consumers use their insurance coverage

CHA helps 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 do I get a new copy of my insurance card? How do I 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 drug formulary. CHA Advocates can take the time to help a consumer one-on-one, in person or over the phone, to sort through the complexities of coverage.

A go-to resource for New Yorkers when life changes happen

Marcia first came to the Community Service Society (CSS) when she lost her job. The premium for COBRA coverage was too expensive, and she became confused and intimidated by the vast array of choices online. A health insurance Navigator explained her insurance options simply and clearly and helped her enroll in Medicaid.

As Marcia neared the age of 65, she turned to CSS again. She needed help enrolling in Medicare and making sure her prescriptions would be covered. This time, she met with a CHA Advocate who educated her about the discount programs available for Medicare recipients, like her, whose income is too high for Medicaid but qualify for help paying for Medicare’s premium and out-of-pocket expenses. The CHA Advocate helped Marcia find a plan that covered her prescription drugs and her providers and remained available to answer her other questions during the transition to her new plan.

“I have a genetic condition so I had to make sure the new plan would cover the medication I need. My CHA Advocate helped so much, from picking the right plan to figuring out the medications.”
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

CHA is there when small businesses need us most

Anatoly B. - Brooklyn

Anatoly and his wife, Julia, are co-owners of the Belilovsky Pediatric Center, which is a pediatric family practice located in Brooklyn. With eight staff, they offer pediatric services in the Brighton Beach area. They turned to the Brooklyn Alliance to understand the best health insurance options and possible benefits and responsibilities as employers under the Affordable Care Act. The CHA Advocate was able to explain the differences between Marketplace and off-Marketplace health insurance options and informed them about the small business tax credits. The CHA Advocate was able to refer them to a health insurance Navigator to help them get coverage through New York’s Marketplace.

“Our CHA Advocate clearly explained to us the benefits of getting insurance through the Marketplace and referred us to a Navigator. There was no gap in coverage. All employees were satisfied.”

Since 2010, CHA has helped small businesses and their employees with 37,742 cases.
“I will now be able to get my prescriptions and medications that I need. I am so thankful and appreciate how much CHA has helped me.”

— Gladys D.
Bronx County

“I did not know about patient financial assistance at the hospitals, and I don’t know what I would have done about the bills and collection letters. You helped me so much.”

— Tina E.
Broome County

“When I got the denial letter from the plan not covering my child’s enteral formula, I broke down. I felt defeated. That’s when I called CHA. CHA won the second-level appeal and the insurance covered it.”

— Devin R.
Nassau County
“Before CHA stepped in, I was not getting anywhere with the insurance company, and the mistakes were having a huge effect on my credit. With my CHA Advocate’s help, we were able to get it fixed.”

— Rebecca D.  
Saint Lawrence County

“I would have never been able to do this on my own, because I do not speak English well and there were so many offices involved. My CHA Advocate was the only one who took the time to help me.”

— Bujar S.  
Westchester County

“This was a matter of life and death. If I couldn’t have gotten this Medicaid issue fixed, I could not have afforded to go on.”

— Ursula K.  
Monroe County

“Without CHA, I would be stuck as my health is poor. Retaining my health insurance and accessing care is vital to my quality of life.”

— Adam S.  
Tompkins County

“Without CHA’s assistance, I really don’t know how I would have gotten this whole mess straightened out.”

— Richard H.  
Warren County

“Because of CHA, I have been able to access specialists that could help me with my back and joint issues.”

— Monica R.  
Queens County
Helping consumers reduce medical debt

Under the Affordable Care Act, New York’s Marketplace provides affordable, high quality coverage to more than 4 million 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.

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

Overcoming grief and a pile of medical bills

After John’s beloved wife passed away, he faced stacks of paperwork that he had ignored while she was sick. He was overwhelmed with grief and concern. Why was he getting duplicate bills? Which payment went with which claim? How would he deal with the collection agencies?

A CHA Advocate from the Nassau-Suffolk Hospital Council (NSHC) did not hesitate to help and even went to his home to help sort through the documents. She organized the bills, made phone calls to providers, figured out what was going on, and explained each step so that John could understand the insurance system better in the future. She eventually determined that out of approximately $3,600 in bills, John was responsible for only $250.

“Even my lawyer couldn’t figure out this mess! I called so many places for help and it wasn’t until I found CHA that I got what I needed. I can’t believe the headway you made. Thank you.”

“Because of CHA I was able to sort through medical bills and advocate on John’s behalf, so he could focus on grieving and self-care.”

–Stacy Villagran, Senior Director of Health Insurance Programs, Nassau-Suffolk Hospital Council
Prescription drug assistance

Access to prescription drugs is CHA’s top issue, accounting for 25 percent of all cases. Some of the most common access to prescription drug issues CHA addresses are:

- **Understanding drug formularies:** Health plan drug lists, called formularies, can be difficult to understand. Formulary changes can occur mid-year, after a client has enrolled in coverage. CHA helps clients seeking coverage find the plan that best meets their prescription needs. When formulary changes occur mid-year, CHA helps clients work with their doctor to get a different prescription, explore other coverage options, or apply for prescription savings programs.

- **Step therapy:** Sometimes health plans require clients to take less expensive drugs before agreeing to cover a more expensive prescribed drug, a process called “step therapy.” CHA helps clients understand step-therapy requirements and challenge those requirements when necessary.

- **Financial assistance to afford medication:** Sometimes clients have to pay the full price of prescriptions until the plan deductible is met. CHA helps these clients apply for financial assistance or prescription drug savings programs.

When good insurance is not enough

Dick needs eye injections every six to eight weeks in order to treat his macular disease. The injections are very expensive—$2,650 per treatment. Dick has both Medicare and retiree insurance. He thought his injections would be fully covered, but they are not. He is left with a nearly $400 balance each time.

With limited resources and unable to pay the copayments, he turned to CHA. The CHA Advocate at Human Services Coalition of Tompkins County looked into his current Medicare and retiree insurance policies to ensure they were paying their required share. Unfortunately, they were, and Dick was responsible for the $400 copay.

Dick was due to for another injection in days and was scared because he could not afford the copayment. Because of the urgency, the CHA Advocate pulled out all the stops. Through excellent research and diligence, she found a foundation and helped Dick apply for a grant. His grant was approved and it will cover up to $4,000 of expenses for macular disease assistance this year.

“Hallelujah! Thanks to CHA, I will be able to receive my injections and continue to see. I could not afford my injections otherwise, and I would have had to get my eye removed. I will continue to use CHA services every year!”
Access to dental care

Approximately 17 percent of CHA cases involve access to dental care, making it the second most common case issue, following prescriptions. Despite there being a strong correlation between oral hygiene and general health, CHA commonly hears from clients who simply cannot get the dental care they need. CHA helps consumers address access to dental care issues by:

- Getting dental coverage
- Finding in-network dental providers
- Getting prior authorization for dental work
- Appealing dental plan denials
- Negotiating discounts on dental bills
- Finding private funding and resources

Restoring health and a smile through dental care

Peter grinds his teeth at night with such force that many of them were in danger of breaking off. His dentist said he needed four crowns or he would lose the teeth permanently, but his Medicaid dental plan would not cover them.

Peter’s CHA Advocate at Legal Assistance of Western New York (LawNY) realized that the dental plan had denied the claim without considering whether it might qualify for an exception—which it did. The CHA Advocate helped obtain a letter from the dentist saying that the treatment was medically necessary. The plan reversed its decision, granting prior authorization and full coverage for the crowns.

Peter’s dental issues came at stressful time. His wife, Jaqueline, had contracted a rare form of ovarian cancer and he had taken time off from work to care for her. With no job and limited resources, Peter could not have paid out-of-pocket for the crowns.

“It is not easy for me to accept help from anyone, especially the government, when I spent my entire life supporting myself and my family. I never expected to turn to an organization like LawNY but when I did they responded with kindness, humanity, and expert help. I pray that such organizations and the wonderful people that work for them continue to obtain funding in order to help people who have no other options. I am forever in debt to LawNY who answered the call and helped a fellow human being in distress.”
Building confidence and helping a young man thrive

Sixteen-year-old Oscar lives with his mother in Brooklyn. For years he was embarrassed by his crooked teeth, which caused both physical and psychological pain. As a single mother with a part-time job, Oscar’s mother could not afford the cost of braces and his dental plan had already denied coverage. Broken-hearted for her son, Ingrid contacted CHA. She spoke to a CHA Advocate who confirmed the bad news: braces were simply not a covered benefit.

Moved by her son’s story, however, the CHA Advocate looked into private funding and helped her apply. The chances of getting the funding approved were slim. But Oscar’s story was compelling enough that it got approved! Oscar would be able to get the braces that would transform his life and give him the confidence he needed to thrive. Ingrid became a CHA volunteer and is “paying it forward” by helping other consumers with their health care needs.

Oscar visited the CHA Advocate’s office a few months later, a happy and now-sociable young man with a handsome face and a mouthful of braces.

“Now I feel like I can be myself. I can laugh. I can show people who I really am. I am shy but now I can make myself more comfortable. I want to say thank you SO much.”
Appealing adverse decisions

Having insurance is the first step to getting care. Unfortunately, health plans sometimes refuse to pay for life-saving services, which can lead to bankruptcy for some consumers. 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.

CHA Advocates help consumers review the reason for a service denial, and identify any possible grounds for appeal. In some cases, CHA Advocates prepare and submit an appeal on behalf of consumers. In other cases, Advocates help and guide the consumer through the appeals process.

When the life of one’s child is at stake

Timothy started feeling sick after playing soccer with his college team. At first, he thought it was the flu and went to his college infirmary. The next thing he knew, he was being rushed to a nearby hospital. He did not know exactly what was wrong, but he knew it was serious.

The doctors at the local hospital confirmed his heart was failing and needed more critical care at a better-equipped facility. With no time to waste, Timothy was taken by air ambulance to one of New York’s largest cardiac care centers. The doctors there were able to treat him. Timothy had contracted a virus at school that caused heart failure. Timothy was discharged from the hospital within days and fully recovered.

Thinking the medical scare was over, Timothy’s parents were later shocked to find out that his insurance was refusing to pay the $60,000 air ambulance bill, saying there was a closer hospital that could have treated him. His parents appealed on their own but lost.

Timothy’s mother still gets upset when she remembers the insurance plan’s decision. “It is unreasonable to think that parents who are told that their son is in a life-threatening situation requiring advanced care will ask, ‘Is this helicopter transport necessary and covered by my insurance?’”

They asked CHA for help and were assigned to an attorney with experience appealing denials of emergency care. He helped write an external appeal arguing that the air ambulance was medically necessary because the local hospital did not have a certain type of equipment. The independent reviewer ruled in Timothy’s favor, resulting in full reimbursement except for a $35 copay.

“Getting our insurance company to cover services that were authorized by Tim’s doctors was the second best moment of the past year; having our son walk out of the hospital with no heart damage, no scarring, no lasting effects, was the best.”
Restoring hope

Scott, a 22-year-old man with developmental disabilities, is covered by Medicaid’s Aged, Blind, and Disabled program. After Scott’s mother died, his brother Martin became his legal guardian. Martin is a young man too, busy with his own life, who was laid off from his job as a security guard and is now training to be a realtor. Martin is doing a good job taking care of Scott, but it has been hard for Martin to navigate the health care system.

When he learned that Scott might lose his Medicaid coverage, Martin sought out help from a CHA Advocate at BronxWorks. “I didn’t know what to do, I felt hopeless,” Martin said. “Scott goes to programs and I was scared he would have to stay home all day. He is mentally challenged and autistic. I was going to a lot of different places to see who could help me. Finally, a case worker told me about BronxWorks.”

At BronxWorks, Martin met with a CHA Advocate. Multiple issues affected Scott’s eligibility for coverage, which would have been difficult for anybody to handle without their help. First, when their mother died, each brother received a check for $20,000 from their mother’s life insurance, triggering a determination that they had too much income to qualify for Medicaid. Second, the local Department of Social Services said that Scott had failed to re-apply, but Martin had dropped the recertification forms off at the office in person. Finally, the office did not have the necessary forms showing that Martin was Scott’s guardian.

The CHA Advocate promptly requested a Fair Hearing, which is the process used to appeal a denial of Medicaid eligibility. Over the next few weeks, she worked closely with Martin to prepare bank statements, proof of income, and other documents showing that Scott’s coverage should not be cut off. At the hearing, they were also able to clear up the confusion about Scott and Martin’s income. Ultimately, the Fair Hearing officer ruled in Scott’s favor, and Scott remained on Medicaid and was able to access his day treatment and other programs available to him because of his developmental disability.

“I could not have done it without CHA. If anybody has a problem like I did, I would tell them to stop by and see if my CHA Advocate could help because she did a very good job with my case.”

CHA helps consumers win appeals in over 75% of cases.
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 function rationally for consumers. One example of this “sentinel function” involved women needing 3D mammograms. Early in the year, CHA started to receive calls from clients with bills after receiving an annual mammography—which they believed to be a preventive service that should not have any cost sharing under the ACA. Primary Care Providers often refer women with dense breast tissue for 3D mammograms, or Tomosynthesis. However, insurance companies routinely classify these 3D mammogram screenings as experimental or investigational and refuse to cover them. Women are thus faced with unexpected out-of-pocket costs for services they thought would be covered as preventative.

In July of 2016, the Department of Financial Services had issued a circular letter to insurance companies advising them that all mammograms should be covered without cost sharing, irrespective of whether they are diagnostic or preventive in nature, but this guidance did not specify that 3D mammograms should also be covered with no cost sharing.

CHA reported this issue to the Department of Financial Services. In February 2017, in response to CHA’s concerns and to the complaints received by the DFS Client Services Bureau, the Department issued a second circular letter to issuers clarifying that issuers: (1) must handle this procedure under a standard of “medical necessity” utilization review (as opposed to experimental or investigational); and (2) if approved, they may not impose cost sharing for 3D mammograms, as they constitute an established diagnostic tool, and are preventive in nature. Since then, CHA no longer gets calls from women whose mammograms have been denied.
Looking to the future

Thanks to New York’s commitment to CHA, our state now has the infrastructure, programmatic experience, and knowledge to assist the more than 4 million New Yorkers insured through NY State of Health and the millions of others with job-based or public coverage. CHA stands ready to help individuals, families, and small businesses to effectively understand and use their health insurance and to help those without coverage access care. CHA is committed to making sure that, in New York, coverage translates into access to timely, affordable, and appropriate care.

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.
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<td>Asian Americans for Equality Bronx, Kings, Manhattan, Queens, Staten Island</td>
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<td>ACR</td>
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<td>CIDNY</td>
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<td>HSCCTC</td>
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<td>HWCLI</td>
<td>Health and Welfare Council of Long Island Nassau, Suffolk</td>
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<td>Staten Island, Suffolk</td>
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<td>NSHC</td>
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<td>NLS</td>
<td>Neighborhood Legal Services</td>
<td>716-847-0650, 716-284-8831</td>
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<td>Erie, Genesse, Niagara, Orleans, Wyoming</td>
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<tr>
<td>S2AY</td>
<td>S2AY Rural Health Network</td>
<td>607-962-8459</td>
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<td>Allegany, Chemung, Livingston, Ontario, Schuyler, Seneca, Steuben, Wayne,Yates</td>
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<tr>
<td>SACSS</td>
<td>South Asian Council for Social Services</td>
<td>718-321-7929</td>
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<td>Bronx, Kings, Nassau, Manhattan, Queens, Richmond, Suffolk</td>
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<tr>
<td>SAIL</td>
<td>Southern Adirondack Independent Living Center</td>
<td>518-792-3537</td>
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<tr>
<td>UHP</td>
<td>Urban Health Plan</td>
<td>718-589-2440</td>
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<tr>
<td>UJO</td>
<td>United Jewish Organizations of Williamsburg</td>
<td>1-800-346-2211</td>
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<td>Bronx, Kings, Manhattan, Queens</td>
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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
Visit: www.communityhealthadvocates.org

CHA is a program of the Community Service Society of New York
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