

Community Health Advocates

The Consumer Voice for Health Care Access



2018 Annual Report

Community Health Advocates is a statewide network of organizations that help individuals, families, and small businesses use their health insurance and obtain the health care they need.

The Community Health Advocates (CHA) network consists of 30 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 immigrant advocacy organizations, social service organizations, chambers of commerce, and small business development groups. **CHA's toll-free, live-answer Helpline is available Monday through Friday, 9 a.m. to 4 p.m.**, to help consumers use their health insurance, dispute insurance denials, address billing issues, and otherwise access health care.

CHA and its partners have the cultural and linguistic expertise needed to address the health care issues facing New York's diverse communities. We offer services in multiple languages and provide hands-on assistance in urban, suburban, and rural communities.

CHA offers free assistance to all health care consumers, whether they have health insurance or not. We offer the same services to all New Yorkers, regardless of their immigration, medical, or income status.



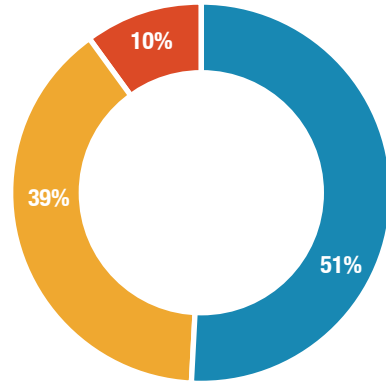
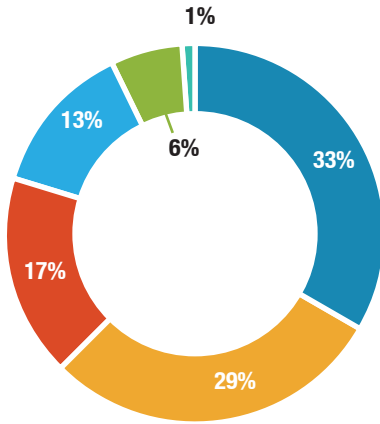
Community Health Advocates is generously funded by the New York State Legislature and the New York State Department of Health. In FY19, the program received an appropriation of \$3.9 million that allowed 30 CBOs and the Helpline to handle nearly 28,000 cases and that saved consumers nearly \$6 million in health care and insurance costs across the state.



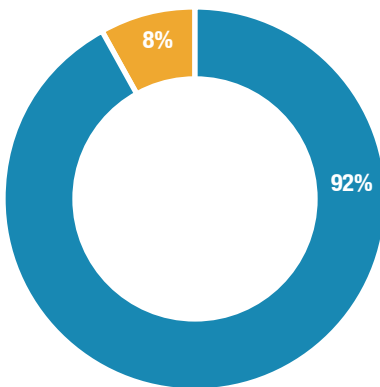
CHA helps patients successfully use every level of the health care system:



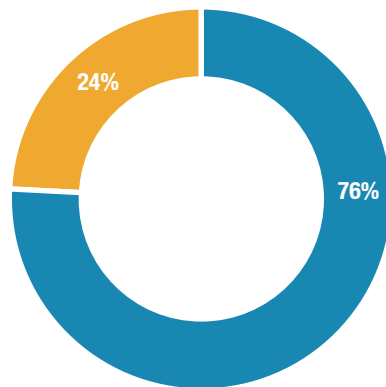
CHA Helps Consumers in all Regions with all Types of Coverage



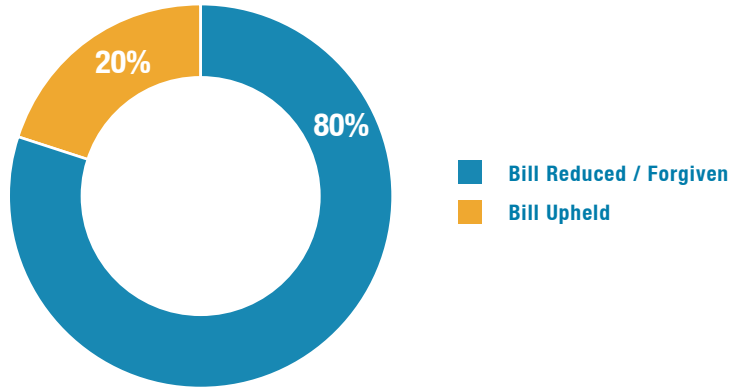
CHA Helps Consumers Receive Medical Services



CHA Helps Consumers Win Appeals in 76% of Its Cases



CHA Helps Consumers Reduce or Eliminate Their Medical Debt in 80% of Its Cases



In 2010, CHA was designated New York State’s consumer assistance program. Since then, CHA has handled 337,000 cases for consumers and small businesses, helping them obtain health care services, understand their health insurance, and make health insurance work for them.

	Since 2010	2018
Number of cases handled across the state	337,000	28,494
Number of calls received through CHA’s central live-answer, toll-free Helpline	41,747	10,236
Dollars saved by CHA clients in health care and insurance costs	\$35 million	\$5.9 million
Number of small businesses helped	38,254	486

We build capacity in local communities

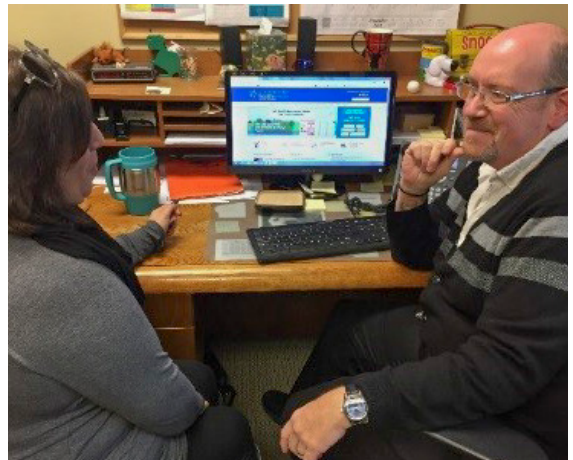
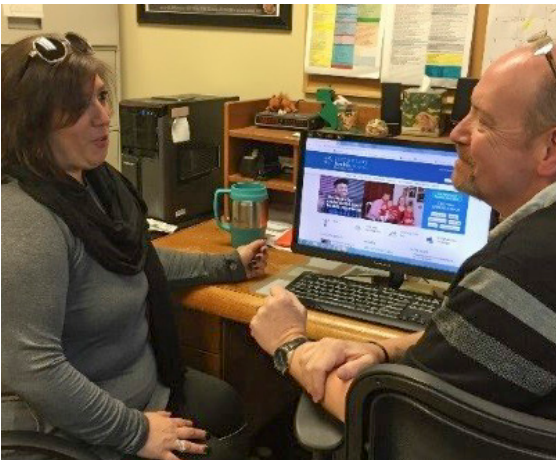
Spotlight on CHA Partners



Located in Flushing, Queens, the **South Asian Council for Social Services** has been a strong voice for immigrants and children, particularly those from South Asia—India, Pakistan, Bangladesh, Nepal, and Sri Lanka. Their diverse staff allows them to provide linguistically and culturally appropriate CHA services in sixteen different languages: English, Spanish, Creole, Mandarin, Cantonese, Hindi, Bengali, Urdu, Punjabi, Gujarati, Marathi, Nepali, Malayalam, Kannada, Tamil, and Telugu.

“With all the confusion surrounding immigration and health care access, CHA has proved to be of vital assistance for our clients in making sure they have a clear picture—that being undocumented does not mean that you cannot access medical care and that you are eligible for hospital financial assistance regardless of your immigration status.”

– Rehan Mehmood
Director of Health Services,
South Asian Council for Social Services



ACR Health, formerly AIDS Community Resources, has been a vital partner in reaching the hardest-to-reach populations in Central New York. ACR Health's advocates travel hundreds of miles each year to serve New Yorkers in Cayuga, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, and St. Lawrence Counties. ACR Health provides CHA services to individuals with a wide range of chronic conditions, including HIV/AIDS.

“The Community Health Advocates program at ACR Health has transformed the lives of New Yorkers for eight years. This program has given vital information about health insurance and health care to not just the most vulnerable populations, but to every community member, from all walks of life. We have solved problems, saved individuals money, and given them peace of mind.”

– Steve Wood
Director of Insurance Programs, ACR Health

“When our clients meet with a CHA Advocate, they get in-person assistance in their own preferred language. The Advocate helps them understand why they received a bill, how to update their health insurance information, and or how to apply for hospital financial assistance. It is important to explain to our community members how to advocate for themselves and how to obtain critical health services without fear of going into medical debt.”

– Arline Cruz

Make the Road New York

“CIDNY has been part of the CHA network since its inception. CHA funding allows us to help our disabled clientele with health insurance and affordable access to health care. Having a network of knowledgeable advocates is invaluable because of their in-depth knowledge. CHA offers excellent, ongoing trainings that provide up-to-date information about changes and help reinforce our knowledge. We and our clients are grateful for the funding and access to information we need to assist clients effectively.”

– Greg Otten

**Health Care Advocate and
Director of Consumer Services,
Center for Independence of the Disabled, NY**

“CHA funding has allowed our organization to cultivate lasting change in the form of education and knowledge, with each and every client we serve. It has strengthened LawNY’s services to the elderly and disabled, and it has allowed us to offer more comprehensive legal services to all 14 counties that we serve.

Through participating in the trainings provided by CHA, I’ve gained invaluable insight into the complexities of our health care system and have learned how to help our clients navigate the often overwhelming path towards meeting their health care needs.”

– Rebecca Riedman

Legal Assistance of Western New York

Did You Know?

- ➔ Over the last nine years, **CHA has helped thousands of consumers** appeal health care or medication denials. In 2018, in cases in which an appeal outcome is known, **CHA saved clients an average of \$3,456.**
- ➔ 77 percent of CHA cases were handled by **community-based organizations** throughout New York State.
- ➔ **CHA has held nearly 5,000 community presentations** at hospitals and community-based organizations. These presentations have educated more than **100,000 New Yorkers** about their health care rights and health insurance options.
- ➔ The CHA program has been lauded nationally as a **leading model of a consumer assistance** program by the Kaiser Family Foundation, the National Governors Association, Families USA, and the U.S. Department of Health & Human Services.
- ➔ With its current funding of \$3.9 million, **CHA is a cost-effective program** with an **average cost per case of only \$136.**

Live Help When Needed Most

The CHA Helpline is a vital resource for all New Yorkers. It is open every business day to help consumers use their health insurance, dispute insurance denials, and address billing issues. It also helps uninsured consumers gain access to affordable care. Our free, live-answer Helpline is handled by highly-trained professional staff, volunteers, and interns.

The Helpline has a high response rate, with over 80 percent of incoming phone calls answered. Callers who leave a voicemail with their phone number generally get a call back within 48 hours.

A Day in the Life of the Helpline



An 85-year-old client with heart problems called CHA for help getting his medications. The CHA Advocate figured out that the client's coverage had been wrongly discontinued due to a system glitch. The Advocate got the client's coverage reinstated and his prescription covered.



A 40-year-old client with Essential Plan coverage through the Marketplace called for help transitioning to Medicare. She wanted to find a Medicare Advantage plan that included her doctors and covered her prescriptions. The CHA Advocate helped her transition seamlessly from Marketplace to Medicare coverage.



An uninsured client with limited English proficiency had emergency surgery. The surgery saved his life but left him with thousands of dollars in medical debt. The CHA Advocate guided him skillfully and compassionately through the hospital financial assistance application process. The client was approved for full financial aid, saving him from bankruptcy.



A senior client called for help understanding her Medicare options. She was enrolled in Medicare Part A, had comprehensive coverage through her husband's union, and wanted to avoid Medicare Part B and D late enrollment penalties. The CHA Advocate determined that her husband's coverage would allow her to enroll in Medicare Parts B and D later without a penalty.



“

I've always believed that **affordable medical care should be available to everyone**, and that not only is health coverage critical—so is clear information on how to access it.

In one case I'll never forget, the client underwent treatment at two local hospitals for a relatively simple problem. What followed was Kafka-esque—hospitals fighting over who owed what to whom, bills abruptly being turned over to a collection agency, snafus and challenges about in-network vs. out-of-network. It showed me how seemingly straightforward transactions can, incomprehensibly, become complicated, overwhelming, and take weeks to resolve.

”

— Tom Dickey
CSS CHA Helpline Volunteer

A Closer Look



51% of CHA clients were **55 or older**.

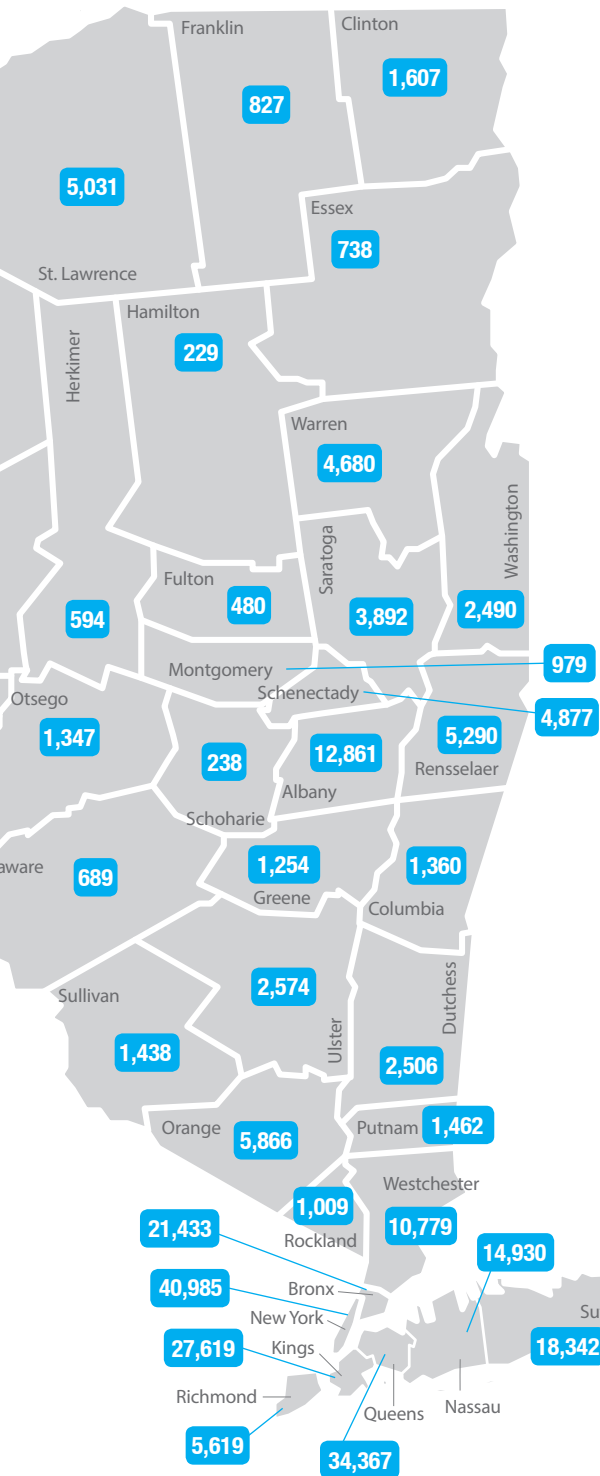
74% of CHA clients had an annual income of **\$25,000 or less**.

50% of CHA clients were **racial/ethnic minorities**.



CHA speaks to clients in their own languages,

In 2018, CHA helped clients in English, Spanish, and Chinese, as well as Arabic, Bengali, French, Haitian Creole, Italian, Korean, Polish, Punjabi, Russian, Urdu, Vietnamese, and Yiddish.



“After the accident, we were really nervous about the amount of bills adding up. It was a very stressful situation and I don’t know what we would have done without CHA’s help. The financial burden was overwhelming.”

— Tracy O.

St. Lawrence County

“My Advocate saved me a lot of frustration, not to mention money.”

— Robert K.

St. Lawrence County

“I was so confused about my coverage when I first came. After a few appointments, I felt reassured about my new Medicare coverage and my options going forward, allowing me to focus on continuing to take care of myself.”

— Jennifer P.

Saratoga County

“I am elated that I’ll be able to see my doctors. Thank you to my CHA Advocate, my angel.”

— Madonna L.

Westchester County

“We are very grateful to our CHA Advocate for helping us finally overturn the insurance plan’s denial. Having the bed that I need has greatly improved my quality of life. I can breathe and sleep better.”

— Doug S.

Nassau County

“I am very thankful for the amazing services I received. CHA helped me have a better quality of life!”

— Patrick M.

Queens County

When Tens of Thousands of Puerto Ricans Were Displaced by Hurricane Maria, CHA Stepped Up to the Plate



Sergio arrived in the Bronx after Hurricane Maria displaced him from his home in Puerto Rico. At a New York City service center set up for victims of the disaster, Sergio explained that he wanted to see a doctor but wasn't sure how to access medical care here. He was referred to the Urban Health Plan (UHP) for CHA services. A CHA Advocate at UHP called the NYC Human Resources Administration and learned that Sergio was covered by Medicaid but needed a new card. The Advocate arranged for a card to be mailed to Sergio's current address. She told Sergio how to use his new card to get the care he needed while he was living in New York City.

“I am grateful for the help I received from my CHA Advocate, and **she clarified everything** for me. I am very happy for the help I have gotten since I got to New York from Puerto Rico.”

— Sergio M.
Bronx, New York

CHA Helps Client Knock “Facility Fee” to Zero



Brian’s doctor sent him for medical testing at a facility that, unknown to him, was connected to a hospital. He was billed a \$2,000 “facility fee” for outpatient services. Appeals and complaints failed to overturn the insurance decision because his plan permitted the hospital to charge facility fees. CHA advised Brian to negotiate with the facility and provided guidance with the negotiations, which were so successful that the bill went from \$2,000 to \$0.

“When the appeals didn’t work, I thought I’d have to pay, after all. But **CHA had a new idea** and guided me. I couldn’t have gotten to this point—and I’m not sure I would have had the courage to try—without the help and support of this great organization. Thank you very much, CHA!”

– Brian G.
Ulster County

CHA Helps Lower a Sick Baby's Medical Bills from \$399,985 to \$0



When baby June was only a few months old, terribly sick, and still in the hospital, her parents started getting huge medical bills. They had good health insurance and her father had tried to enroll her at the right time, but an administrative error thwarted her enrollment. They received nearly \$400,000 in medical bills.

Then her father called CHA. CHA complained to the insurer and the regulator that June's father, Alon, had followed enrollment protocol and should not have been penalized. After many months of phone calls, letters, and negotiations, the health plan finally agreed to pay most of the bills, and the hospital wrote off the rest.

"This is a huge weight off my back. Having the debt go from \$400,000 to nothing is incredible, and I am eternally grateful to CHA and my Advocate. Thank you!"

— Alon C.
Brooklyn

CHA Helps a Client with Mental Health Issues Deal with Identity Theft



Alexandro was in treatment for substance abuse and mental health issues. After his identity was stolen, the pharmacy could not locate his insurance information and wanted to charge him the full price for his medication. He couldn't afford it, so he went without, causing physical and emotional distress.

"I couldn't afford the out-of-pocket costs. I experienced severe depression, anxiety and dizziness. It was terrible."

I was fortunate to learn about LawNY, which has **Spanish-speaking staff**. My Advocate was able to fix the insurance issues, allowing me to obtain my medications. I was so thankful to CHA for getting me out of my depression and helping me go back to work."

— Alexandro G.
Monroe County

The CHA Advocate at Legal Assistance of Western New York (LawNY) called the pharmacist and made sure Alexandro could get his medications while his legal insurance issues were being addressed. The Advocate also referred him to a pro bono attorney for help with the underlying ID theft issue.

CHA Helps Consumers Appeal Insurance Company Denials



Paola’s intrauterine device (IUD) became embedded in her uterus, posing a health risk. The removal procedure required an ultrasound. Her plan paid for some of the cost but said that ultrasounds were covered only for fertility treatment, not for contraceptive care.

CHA argued that the ultrasound was medically necessary in order to safely remove the embedded IUD and should be covered. After nearly five months, the plan reversed its denial and approved full payment, saving Paola nearly \$2,700.

“I know I would not have been able to resolve this on my own. I am very grateful for my Advocate’s help and for CHA.”

– Paola R.
Westchester County

CHA Helps Working People with Disabilities Enroll in a Special Medicaid Program



Otis is proud that he can work despite having a disability. His salary would normally be too high for him to qualify for Medicaid, but he is enrolled in the Medicaid Buy-In Program for Working People with Disabilities. This program allows disabled workers to enroll in Medicaid, even if their income is higher than the usual Medicaid limits.

Due to an administrative error, Otis lost his Medicaid coverage. A CHA Advocate at the Independent Living Center of the Hudson Valley worked with the local Department of Social Services to resolve the issue, and Otis was back on Medicaid.

“Whatever issues you have regarding health insurance, you will definitely receive help if you come to CHA. The service from my Advocate was excellent, and I would not have had my **Medicaid issues fixed** otherwise.”

— Otis W.
Rensselaer County

Turning to CHA Time and Again, Knowing There's Always a Helping Hand



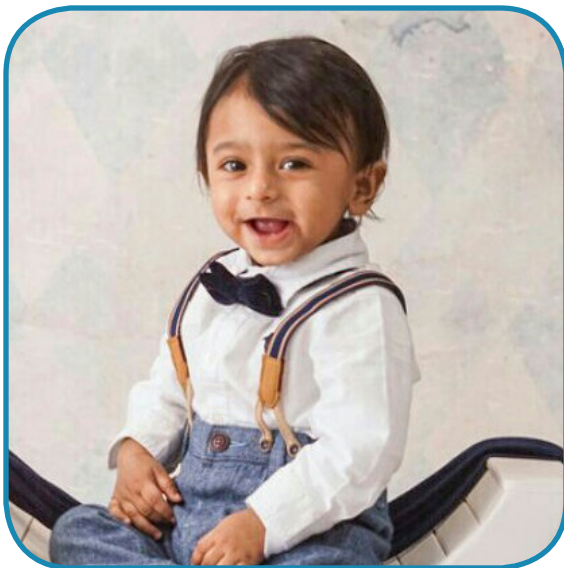
Retired and disabled, Patricia has good health insurance but gets confused by all the rules. That's why she goes to Urban Health Plan (UHP), a local community organization she knows and trusts, whenever she has questions about her coverage. When she needs assistance with medical bills or forms, she knows CHA will help.

Once, for example, CHA gave Patricia's doctors her updated insurance information. Another time, CHA contacted a facility that had been over-billing Patricia and provided information that solved the issue. Finally, CHA alerted Patricia's insurance company when she changed her primary doctor.

“With everything going on in my life, I am extremely grateful that you made this easy for me. I know **I can return** to you if I need you. Thank you so much—again!”

– Patricia A.
Bronx County

Insurance Plan Wouldn't Allow Devin to Get Special Formula for His Allergies. CHA Fixed It.



Nothing helped Devin's violent allergic attacks until the doctor prescribed an expensive prescription formula. The formula worked like magic. "Devin immediately had more energy," said his mother. "He put on weight and the vomiting decreased." Their insurance company insisted the formula wasn't medically necessary, however, and said the family had to pay out of pocket, nearly \$1,000 a month.

CHA helped Devin's family submit an appeal that demonstrated that the formula was medically necessary. The shrewd guidance from Devin's CHA Advocate resulted in a reversal of the denial and full coverage for the formula.

When we won, I cried with joy because the agony of the **financial burden was released.**"

– Rakhi B.
Nassau County

CHA Helps Veterans Gain Access to the Free Health Benefits They Are Entitled to



Because Frank did not qualify for Medicare or Social Security benefits, he was paying for health insurance out of his savings. He struggled to meet the monthly premiums, but the cost rose to over \$500 a month and he could not afford it.

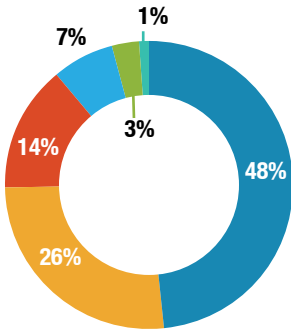
Frank learned about the Community Service Society and spoke to a CHA Advocate. When Frank mentioned that he had been in the United States Army and had served in Vietnam, the Advocate told him that he was entitled to the Veteran's Administration health benefits, which are lifetime and comprehensive, and he helped him enroll. Frank now gets free medical care, and his medications rarely cost more than \$11 per prescription.

I never got **so much help** from anybody. It's like I got somebody for \$1,000 an hour."

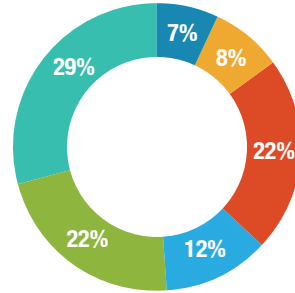
– Frank K.
Queens County

CHA Helps Consumers Of All Ages And Income Levels

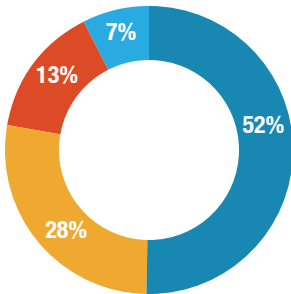
INCOME OF CLIENT



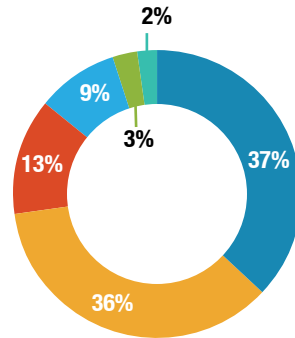
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CHA Helps Consumers Save Money on Their Coverage and Health Care Services

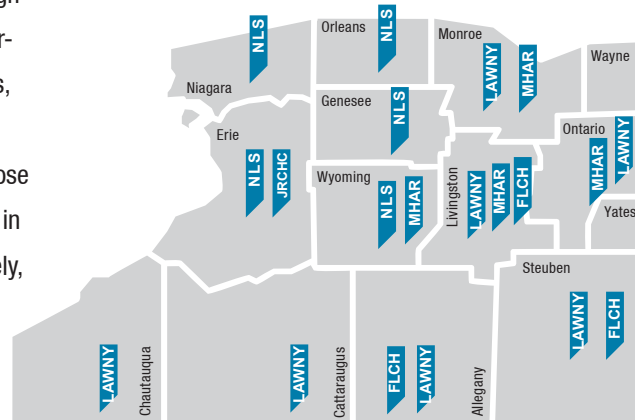


CHA Helps Consumers Get Health Insurance and Use It Effectively

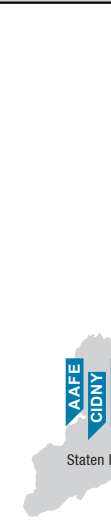


Looking to The Future

Thanks to New York State’s commitment to CHA, our state now has the infrastructure, programmatic experience, and knowledge to assist the more than four million New Yorkers insured through the NY State of Health and the millions of others with employer-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, having coverage means having access to timely, affordable, and appropriate care.



AGENCY	COUNTIES	PHONE NUMBER
CSS Community Service Society	New York State	1-888-614-5400
EJC Empire Justice Center	Upstate New York, Long Island	1-800-724-0490 x5822
MRC Medicare Rights Center	New York State	1-800-333-4114
LAS Legal Aid Society	New York City	888-663-6880 (Tuesdays)



	AGENCY	COUNTIES	PHONE NUMBER
AAFE	Asian Americans for Equality	Bronx, Kings, Manhattan, Queens, Staten Island	212-979-8988
ACR	ACR Health	Cayuga, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, St Lawrence,	1-800-475-2430 315-475-2430
BA	Brooklyn Alliance	Kings	718-875-9300
BW	Bronxworks	Bronx	718-588-3836
CCC	Cortland Chamber of Commerce	Cortland	607-756-2814
CHN	Chenango Health Network	Broome, Chenango, Cortland, Delaware, Madison, Otsego	607-337-4128
CIDNY	Center for the Independence of the Disabled New York	Bronx, Kings, Manhattan, Queens, Staten Island	646-442-4145
EIIC	Emerald Isle Immigration Center	Bronx, Kings, Nassau, Manhattan, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Westchester	718-478-5502, etx. 103
HCDI	Healthy Capital District Initiative	Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady, Schoharie	518-462-7040 ext.11
FLCH	Finger Lakes Community Health	Allegany, Chemung, Livingston, Ontario, Schuyler, Seneca, Steuben, Wayne, Yates	1-800-346-2211
HSCTC	Human Services Coalition of Tompkins County	Tompkins	1-877-211-8667
HWCLI	Health and Welfare Council of Long Island	Nassau, Suffolk	516-505-4426
ILCHV	Independent Living Center of the Hudson Valley	Albany, Columbia, Greene, Rensselaer, Schenectady	518-274-0701

	AGENCY	COUNTIES	PHONE NUMBER
JRCHC	Jericho Road Community Health Center (Hope Refugee Drop-In Center)	Erie	716-881-0539
LAWNY	Legal Assistance of Western New York	Allegany, Cattaraugus, Chautauqua, Livingston, Monroe, Ontario, Schuyler, Seneca, Steuben, Tioga, Tompkins, Wayne, Yates	585-325-2520
MHAR	Mental Health Association of Rochester	Livingston, Monroe, Ontario, Wyoming	585-325-3145, ext. 114
M&BPN	Mothers & Babies Perinatal Network of SCNY	Broome, Chemung, Chenango, Cortland, Delaware, Otsego, Tioga	607-722-0517
MIS	Maternal Infant Services of Orange, Sullivan, and Ulster Counties	Dutchess, Orange, Putnam, Sullivan, Ulster	1-800-453-4666
MRNY	Make the Road New York	Kings, Queens Staten Island, Suffolk	718-565-8500, ext.4460 718-727-1222, ext. 3442
NSHC	Nassau-Suffolk Hospital Council	Nassau, Suffolk	631-435-3000
NCPPC	North Country Prenatal/Perinatal Council	Jefferson, Lewis, St. Lawrence	1-800-279-8679 315-788-8533, ext. 223
NLS	Neighborhood Legal Services	Erie, Genesee, Niagara, Orleans, Wyoming	716-847-0650 716-284-8831
SACSS	South Asian Council for Social Services	Bronx, Kings, Nassau, Manhattan, Queens, Richmond, Suffolk	718-321-7929
SAIL	Southern Adirondack Independent Living Center	Clinton, Essex, Franklin, Fulton, Hamilton, Montgomery, Saratoga, Warren, Washington	518-792-3537
UHP	Urban Health Plan	Bronx	718-589-2440
UJO	United Jewish Organizations of Williamsburg	Bronx, Kings, Manhattan, Queens	1-800-346-2211
WDOM	Westchester Disabled on the Move	Rockland, Westchester	914-968-4717, ext. 110

Community Health Advocates Intensive Training



CHA had its annual two-day intensive training in Albany at the end of June 2018. Over sixty-five advocates from across New York State attended. Advocates got the skills and resources needed to help consumers navigate our healthcare system and access the care they need.



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