



# Community 2020 Annual Report Health Advocates



THE CONSUMER VOICE FOR HEALTH CARE ACCESS

1.888.614.5400



**Community Health Advocates (CHA) 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 CHA network consists of 29 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 is administered by the Community Service Society of New York, which also operates CHA's toll-free live-answer Helpline, which 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.



**Community Health Advocates** is generously funded by the New York State Legislature and the New York State Department of Health. In FY20, the program received an appropriation of \$3.934 million that allowed 29 CBOs and the Helpline to handle almost 33,000 cases and saved consumers almost \$26 million in health care and insurance costs across the state.



CHA is a program of the Community Service Society of New York  
633 Third Avenue, 10th Floor, New York, NY 10017

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

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# CHA is an important component of New York's response to COVID

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The COVID-19 pandemic has severely tested New York's health care and coverage systems. In February and March, as news of the virus's spread dominated news headlines, CSS staff worked to ensure that New York consumers would be able to call CHA for help with no disruptions in services. Information Technology and other staff worked around the clock to ensure that CHA staff had the equipment and software they would need to answer the Helpline and provide CHA services statewide securely and effectively.

On March 16, 2020, CHA's centralized Helpline and network of CBOs around the state transitioned to remote work in accordance with New York's Executive Order. Advocates around the state learned to use remote work tools to replace in-person meetings with clients and other advocates. CHA staff successfully moved the annual in-person Intensive Training for CHA advocates to an online platform that advocates around the state joined.

In addition to serving clients with other health care and coverage access issues, Community Health Advocates assisted 120 consumers who were directly affected by the COVID-19 pandemic and thousands more who have been indirectly affected.

CHA Advocates have continued to help consumers access coverage and services during the pandemic with no disruptions in services. At the height of the COVID-19 pandemic, when many businesses were unreachable, the CHA Helpline maintained a live call answer rate of over 93%.

CHA Advocates help consumers with COVID-related services such as:

- information and enrollment services to consumers who lost insurance or income during the pandemic;
- advocacy services to consumers who needed to access care or services while providers and government offices were closed;
- navigation assistance to consumers who were confused by changes in benefits and services offered by their health insurance plans;
- appeal and advocacy services to consumers who received bills for COVID-19-related care or bills for past treatment that they could no longer afford due to a loss in income;
- addressing social determinants of health, such as difficulty obtaining unemployment insurance and food insecurity.

CHA is proud to serve New Yorkers and to be a constant and trusted source of assistance in communities throughout the state during uncertain times.



## Janet M., Manhattan

As reported in the New York Times, Janet became very ill from COVID-19 and needed hospitalization. Her employer's health plan had recently changed, so the member ID on her card was not valid and the hospital wrongly concluded she was uninsured.

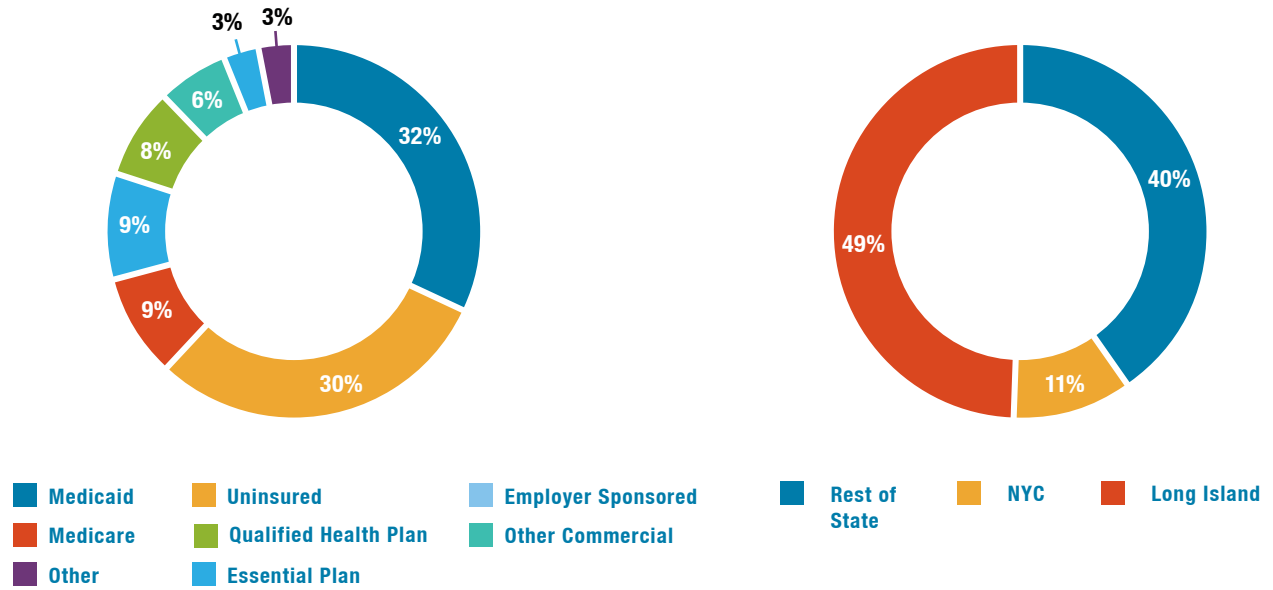
Weeks later, Janet was home recovering when she received two bills totaling \$401,885.57. The hospital subsequently sent her a discounted bill for \$75,033.94. Alarmed, she turned to CSS. The CHA Advocate at CSS learned that the hospital had made two big mistakes: 1) it hadn't submitted the claim to the right insurance plan and 2) after erroneously concluding that Janet was uninsured, it hadn't submitted the claim to the HRSA COVID-19 Fund, a federal fund for uninsured patients.

With CHA's skillful assistance, Janet straightened out the insurance member ID numbers, which brought the bills down right away. However, because some of the health care providers who treated her at the hospital were out-of-network, she was still left with a \$40,000 bill, an amount almost as large as her annual salary.

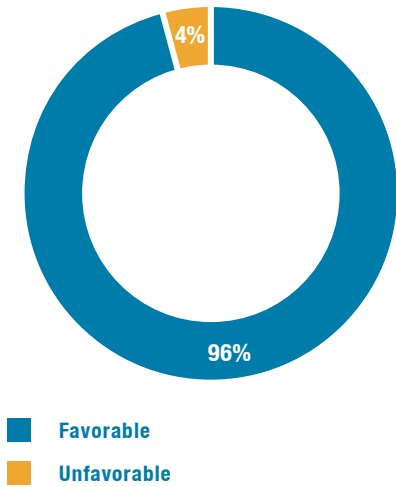
Through persistent, expert advocacy, her CHA Advocate persuaded her plan to process all claims as in-network. It took many weeks, but finally Janet was left responsible for only her \$10,000 deductible. CHA had saved her \$65,000.



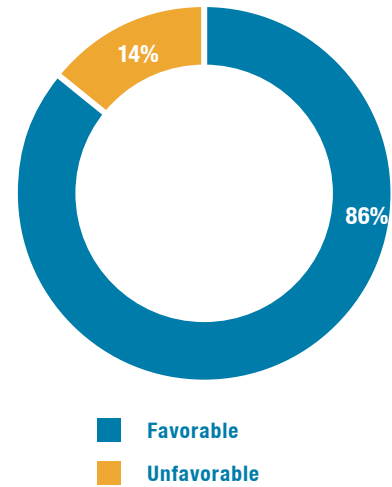
## CHA Helps Consumers in All Regions With All Types of Coverage:



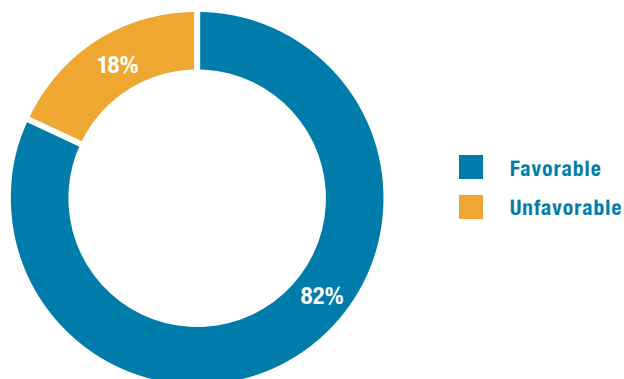
## CHA Helps Consumers Receive Medical Services in 96% of Cases



## CHA Helps Consumers Reduce or Eliminate Their Medical Debt in 86% of Cases



## CHA Helps Consumers Win in 82% of Cases When Insurance Companies Deny Care



In 2010, CHA was designated New York State’s consumer assistance program. Since then, CHA has handled 384,152 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	FY2020
Number of cases handled across the state	384,152	32,932
Number of calls received through CHA's central live-answer toll-free helpline	50,604	6,953
Dollars saved by CHA clients in health care and insurance costs	\$71 million	\$26 million
Number of small businesses helped	38,117	522

Program Cost	\$3.9 million
Cases	32,932
CHA Savings	\$26 million
Cost per Case	\$118
Return on Investment	565% (\$22 million)

**CHA builds capacity in local communities.**

# Spotlight on CHA Partners

“Our clients come from diverse communities representing various ethnic backgrounds, cultures, languages, and needs. Funding from the Community Health Advocates program, combined with our language and cultural competence, has helped us assist clients in navigating the complex health care system, provide them with the tools to access services, and make sure that no one goes without the care they need.”

— Rehan Mehmood  
Director Health Services  
South Asian Council for Social Services

Rehan Mehmood and Indira Tawadia practice social distancing by meeting with clients outside.





**Rhonda Jackson and Tiffany Philip-Speicher from Finger Lakes Community Health (FLCH) use Teams, a video conferencing technology, to discuss the best response to a client's needs in real time.**



“The Community Health Advocates grant allows Finger Lakes Community Health to provide the underserved population in a very large, spread-out area with services that help them to fully utilize their insurance and find discounted care for the uninsured. Health insurance can be a very confusing and daunting concept. CHA funding allows us to make it easier for people to understand and receive the best services for them as an individual, at the lowest cost possible. Finger Lakes Community Health has used technology such as Teams and Zoom to continue reaching our communities during the Pandemic, including the Fort Drum community. Military families come with a variety of health care access issues that are not common to the civilian population.”

– Rhonda Jackson  
**Community Health Advocate**  
**Finger Lakes Community Health**



**CHA Advocate Tasha Pierson and clients Jessie and Joe wear face masks when meeting in person.**

“North Country Prenatal/Perinatal Council has worked closely with a variety of organizations and individuals through the CHA program that we might not otherwise have had the opportunity to serve. Recently we had the opportunity to help a young couple with some significant billing issues. They were so pleased with the outcome that they told all of their colleagues about us, and we were also able to assist a number of them.”

– Tasha Pierson  
**Community Health Advocate**  
**North Country Prenatal/Perinatal Council**





*“Thank you for making my prescriptions more affordable. I used to take less to make them last longer. I am very thankful for programs and people like you.”*

**— Lyla S.**  
Dutchess County

*“CHA helped clarify my benefits and put my mind at ease when I was denied services.”*

**— Ethan J.**  
Onondaga County

*“CHA helped tremendously and set my mind at ease.”*

**— Sam N.**  
Westchester County

*“CHA helped me understand my Medicare coverage and get enrolled in a Part D plan. I wouldn’t have been able to do it myself.”*

**— Luz S.**  
Queens County

*“CHA’s persistence was remarkable. Having them on my side made ALL the difference. It is probably too easy for insurance companies to deny claims to individuals; the power imbalance is quite stark. CHA Health advocates help level this playing field.”*

**— Anonymous**  
New York County

*“Thank you and your staff for the kindness and patience you have shown my mom. You were our last hope. Now my 82-year-old mom can live a less stressful life.”*

**— Betty S.**  
Bronx County

1-888-614-5400

## Live Help When Needed Most

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The CHA Helpline is a vital resource for all New Yorkers and provided essential services during the COVID-19 pandemic. The CHA Helpline 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 91% of incoming phone calls answered live.**

Callers who leave a voicemail with their phone number generally get a call back within 48 hours.

The helpline toll-free number is: **888-614-5400**

### A Day in the Life of the Helpline



A Spanish-speaking senior who was not yet eligible for Medicare because of her immigration status called the CHA Helpline for help. She applied for Medicaid and received requests for additional documentation. She went to the Medicaid office twice to submit missing documents. After each visit, her Medicaid application was denied again. In March, when the COVID-19 pandemic led to the closing of all the Medicaid offices, the client was left vulnerable and uninsured despite all the months of trying to apply for Medicaid on her own. Her CHA Advocate resolved the issue with the Medicaid office after one call, securing insurance coverage the very same day.



A consumer called the CHA Helpline after receiving a \$1,000 bill from a hospital in Queens for emergency care. At the time of the services, he was uninsured and waiting for his employer-sponsored insurance to start. He went in person to apply for Hospital Financial Assistance and was turned away by mistake. His CHA Advocate called the hospital billing office and helped him secure Hospital Financial Assistance, reducing his bill to \$110.



A consumer with a chronic condition called the CHA Helpline. He was enrolled in a Medicaid managed care plan and had a problem with his card, which caused all of his medical and pharmacy claims to be denied. He delayed treatment for weeks while trying to sort out the problem on his own. His CHA Advocate got the problem with his card fixed and helped him resubmit all his previously denied claims. He was relieved that he was able to resume treatment.



A Helpline caller had employer-sponsored coverage when she felt sick and went to an urgent care center. She was surprised to receive a \$228 bill in the mail since she had paid her \$75 copay. By the time she received the bill, she had been laid off due to COVID-19 and was in the process of finding new affordable insurance. Her CHA Advocate found that the insurance plan was not paying because of a coding error and had the claim resubmitted. This resolved the billing issue.



“I retired a few years ago after a 40-year career consulting to health plans, providers, and large employers on a range of financial, compliance, and strategic issues. At CHA I can use my MPH degree and work experience to work one-on-one with consumers who are struggling to get the care they need and deserve. Many clients have been bounced around before they get to a CHA advocate and are both frustrated and frightened. I have helped consumers with obtaining insurance, keeping it, and obtaining reimbursement for doctor’s visits, surgeries, and prescription drugs.

Someone once said that navigating the health care system isn’t rocket science. It is harder! I am so thankful that I can in a small way make it easier for our clients to focus on maintaining their health and a little less on navigating the complex and often incomprehensible health care system.”

– Susan Margolis  
CSS CHA Helpline Volunteer



# A closer look at CHA's clients in 2020:



**53%** of CHA clients were **55 or older**.

**66%** of CHA clients had an annual income of **\$25,000 or less**.

**35%** of CHA clients were **racial or ethnic minorities**.





In its 10 years of existence, **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.



**Abby R.,  
New York County**

Abby knew that her shingles shot from an in-network provider shouldn't cost \$597. Her insurance plan said that it would not cover the shot because her doctor was not in-network. However, Abby's doctor was in-network, so she tried appealing on her own for months. Although she provided ample documentation of her doctor's network status, she was unsuccessful.

During this process, Abby lost her job due to COVID-19 and had no income. She asked the billing department to waive the bill, but they refused. At her wit's end, Abby contacted CHA.

Abby's CHA Advocate researched the case and, through informal advocacy, succeeded in getting the error fixed. The bill was re-submitted and the plan paid promptly.

**"I don't know what I would have done without CHA's help. I shouted with joy and immeasurable relief when my CHA Advocate called me with the good news."**



## Claire R., Kings County

Claire and Christopher were overjoyed when they became first-time parents of a healthy baby girl. But their joy turned to horror when they received medical bills totaling more than \$10,000 for prenatal care.

Claire had spoken to a CHA Advocate during her pregnancy and thought she was adequately covered by her plan. When she got the bills, she contacted her insurance plan, but after spending over an hour on the phone she hadn't gotten anywhere. She felt she was being misled.

Claire returned to her CHA Advocate who figured out the reason for her problem. When Claire became pregnant, she became eligible for Medicaid, but she had not updated her providers about her new coverage. As a result, they billed her previous plan, which was no longer in effect.

The CHA Advocate contacted the providers and asked them to resubmit the bills to the proper insurance plan. Within two months, all bills were paid, and Claire had no remaining balance on her accounts.

“It was very stressful when we just had a baby and received bills totaling over \$10,000. It was an enormous relief that AAFE’s CHA Advocate helped us resolve the bills.”



## Courtney H., Erie County

Courtney, who has cerebral palsy, completed her associate degree in Human Services and worked as a volunteer in a special education classroom. She needed a motorized wheelchair with a standing feature so that she could stand on a regular basis at work, but her insurance company declined to cover it, saying it was neither medically necessary nor cost-effective.

Courtney requested a Medicaid Fair Hearing, where she was represented by a CHA Advocate from Neighborhood Legal Services. The Advocate provided testimony and evidence from Courtney's physician, physical therapist, and occupational therapist, proving that the wheelchair was medically necessary. The Judge reversed the denial, and Courtney received authorization for the new equipment.

Because of her power wheelchair and standing device, Courtney now leads a healthier, happier, and more independent life.

**“I love my chair, I stand four times a day for 15 minutes each time, and I probably won't go back to any other chair.”**



**Flor O.,  
Bronx County**

Flor was diagnosed with breast cancer and underwent a double mastectomy. Afterward, her insurance plan denied coverage for her doctor and for her medications. Confused and distraught, Flor didn't know what to do.

Her CHA Advocate at Urban Health Plan found out that Flor's Medicare plan thought she still had active coverage with another plan and wanted that plan to pay first. CHA helped Flor disenroll from the old plan and straightened everything out.

Flor was soon able to move ahead with her cancer treatment without worrying about the finances.

**“I am so grateful for CHA. My Advocate found the cause of the problem and got me coverage for my doctor and my prescriptions. I was so worried. I am much less stressed, and I am happy that I can finally move forward.”**





## Hope D., St. Lawrence County

Hope was recovering from years of addiction and abuse, but a collection agency kept hounding her for an unaffordable, five-year-old hospital bill.

Fleeing from an abusive relationship, Hope had moved from Alabama to New York in 2016, with her one-month-old baby in tow. En route, she took drugs from a friend, overdosed, and landed in the hospital. She recovered and started putting her life back together in a safer, healthier environment.

Two years later, she started getting bills from a collection agency for \$4,735. A social worker referred her to a CHA Advocate with ACR Health who worked with Hope to understand her options. Unfortunately, the bill was from a provider outside of New York, so she couldn't apply for financial assistance under New York's hospital financial assistance law. Hope's CHA Advocate stopped the collections action, helped her negotiate the debt, and helped her enroll in low-cost health insurance.

“I am so relieved to know there is a person who can help me communicate with the collection agency.”



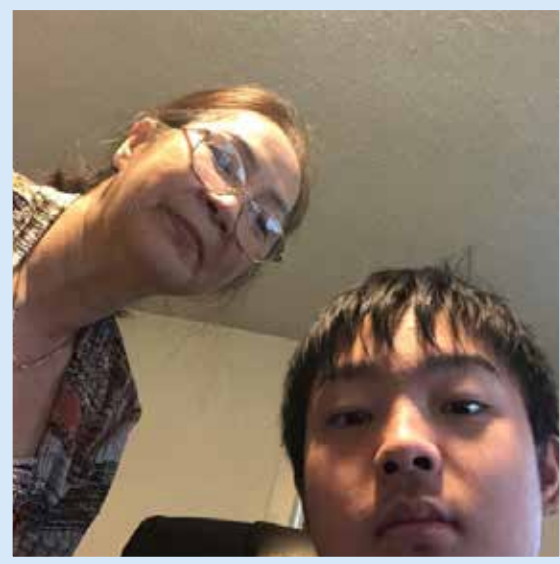


## **Lisa B., Suffolk County**

Lisa has been fighting ovarian cancer for years and has been responding well to immunotherapy. She was able to keep up with her medical bills until she developed carpal tunnel syndrome that led to an MRI and surgery. Her insurance plan, claiming that she hadn't yet met her deductible, denied coverage. Lisa had the documents to prove that she met paid her deductible but spent months struggling to work things out with her insurance plan.

Feeling desperate, Lisa called the CHA Helpline after finding the toll-free phone number listed on one of the letters from her insurance company. Her CHA Advocate got right to work, filing a verbal grievance with the health plan and a complaint with the New York State Department of Financial Services. In a short time, Lisa received a phone call from the insurance plan. The providers had been paid and her balance was zero. Lisa was overjoyed and filled with gratitude to CHA.

**“CHA is amazing. The amount of perseverance was astounding. I just end up yelling and getting upset, but they are trained in dealing on a professional level with these insurance companies. They fought so hard for my rights.”**



## Michael D., Broome County

Michael's mother, Lien D., is a Vietnamese speaker with limited English who works in manufacturing. She did not understand why Michael's dentist kept saying that their insurance would not pay for braces when he so obviously needed them. The \$5,500 out-of-pocket cost for braces was especially out of reach for her because her work hours had been cut as a result of the COVID-19 economic downturn.

Their CHA Advocate did some investigating, talking to both the dentist and the insurance plan. She learned that the claim had been wrongly denied, and the denial had been overturned. However, the timing of the reversal had coincided with the closure of the dentist's office due to the pandemic, so the dentist didn't realize that Michael's insurance would cover the costs after all.

Once the mystery was solved, Michael was on his way to getting braces!



**"Thank you, thank you so much! This could not have happened without your help."**



## Nicholas S., Dutchess County

Nicholas’s medical insurance covered dental accidents. So when an accident with a power tool caused serious damage to his front teeth, he assumed his treatment would be covered. But his plan denied coverage, and Nicholas’s attempts to appeal the decision failed.

Over the course of three months, Nicholas called his plan many times, seeking an explanation. The injury hurt his social life, his ability to eat, and his employment potential – employers weren’t inclined to hire people with broken front teeth. Finally, he paid out-of-pocket for the treatment.

He saw CHA’s phone number on an insurance form and called the Helpline. CHA filed an external appeal to an independent review board, which – more than a year after the accident – overturned the denial. The plan was ordered to pay for the treatment and reimbursed Nicholas for \$3,088.

“CHA helped me win my appeal in full and receive a full reimbursement from my insurance. They helped me navigate through the process and get everything where it needed to go. I was worried that I would not get any of my money reimbursed, but now that I’ve won the appeal, I feel so relieved. My ordeal is over after more than a year.”



## Shana-Kay P., Bronx County

Shana-Kay, a student who plans to become a nurse, was rushed to the hospital in an ambulance because she was experiencing chest pains. She was treated and sent home, and soon learned that her plan covered the emergency room visit, but not the ambulance.

The ambulance company appealed to the insurance plan for payment, but the appeal was denied because the ambulance company used the wrong billing code. The ambulance company corrected the form and submitted a second appeal, but it was also denied because it was past the deadline. As a result, Shana-Kay started getting billed for \$916.

Shana-Kay reached out to CHA for help. Her CHA Advocate tried to get the insurance plan to reconsider the claim, but they refused, saying it had already been denied. The CHA Advocate then spoke directly with the ambulance company, appealing to their sense of justice. He argued that the client was covered by insurance and was getting penalized for errors she had nothing to do with. The ambulance company agreed and forgave the debt entirely.

Shana-Kay is happy to have the ambulance bill behind her so she can focus on her studies.



**“My Advocate spoke to the insurance plan and the ambulance company countless times. He is respectful, well-educated, and caring, and was courteous with the insurance even when they were rude to him. He never gave up on my case, and for that I am thankful and appreciative.”**



## Sheindel T., Kings County

Sheindel, a Borough Park resident in her early 60s, was released from the hospital in June after fighting COVID-19 for months. She was glad to be alive, but she had had a tracheostomy and continued to need a great deal of care. Her insurance plan authorized 12 hours of home care per day.

Then, in early July, Sheindel was notified that her insurance had been terminated and that her home care services were discontinued. She and her family were frantic because they didn't have the money to pay out-of-pocket. Her family and friends raised funds for private home care aides, but they couldn't do that for long. They turned to CHA for help.

Through the expert advocacy of Blimy, her CHA advocate, Sheindel's 12 hours of home care a day was restored.

Sheindel can once again focus on her recovery without worrying about how to pay for her nursing aides, and she looks forward to spending more time with her children and grandchildren.

CHA Advocate Blimy Jacobowitz helped Sheindel resolve her insurance issues and get home care restored.

“They were heaven-sent angels! I now have the mental energy to focus on my needs and to get better each day so that I can once again be the healthy 63-year-old that I was just a few months ago!”



## Swapan D., Queens County

A long-time American citizen, Swapan needed immediate medical attention for a brain injury he sustained on a trip to India. He also needed to get medication for his diabetes. The problem was that he had disenrolled from Medicare Part B when he went to India because he thought he would stay for a few years and wanted to avoid paying the monthly premium. He wouldn't be able to re-enroll until Medicare's General Open Enrollment period, months away. He was in trouble and didn't know what to do.

He stumbled upon a sign in the street in Hindi and Bengali: "We help with Health Insurance." Minutes later he was sitting in an office at South Asian Council for Social Services (SACSS). A CHA Advocate at SACSS determined that Swapan was eligible for a state subsidy program that would enable him to enroll in Medicare Part B right away without having to pay the Part B premium he paid in the past. The CHA Advocate also helped him apply for a program that helps seniors with medication costs. Last, but not least, the CHA Advocate helped Swapan's wife with her own insurance concerns.

**"Had it not been for CHA I would have ended up in the hospital with all the pre-existing conditions I have. I can't imagine how I would have survived without your help."**





## Timothy W., Monroe County

Timothy turned 65, retired from the post office, and enrolled in Medicare. He was covered by his union’s retiree health plan and by his wife’s health plan. Timothy’s retiree health plan paid \$7,155 in drug bills after he suffered a heart attack – and then demanded the money back.

Tim tried for a full year to figure out what was going on. He kept getting bills and he worried about going into collections. His wife’s plan said they needed more documentation but lost everything he sent. His drug plan gave him conflicting information.

Desperate, Tim contacted CHA, which figured out the reason for the problem: the bills had been sent to the wrong plan. They should have been sent to the health plan he had through his wife’s employer, not to his retiree plan. Tim was caught in a coordination of benefits nightmare.

It took six months of CHA advocacy, but finally Tim received a letter saying the error had been resolved and his balance was zero.

“I tried for one year to get the right insurance company to pay, but nothing was getting resolved and I was at my wit’s end. There is real peace of mind knowing there is an organization able to help people solve health insurance problems.”



## Stacey C., Onondaga County

Stacey, a mother of two, was working as an occupational therapist in Onondaga County when she came down with a rare medical condition that caused cysts to grow in her spinal cord. Her physicians said that she needed complex brain/spine surgery to eliminate pain and live in a wheelchair. She lined up a team of top-notch doctors and had the surgery, confident that her insurance plan would cover the cost. To her shock and dismay, the insurance plan said that the surgery was not medically necessary. Stacey was told that the out-of-pocket costs for the seven doctors and the three-day hospital stay could reach hundreds of thousands of dollars.

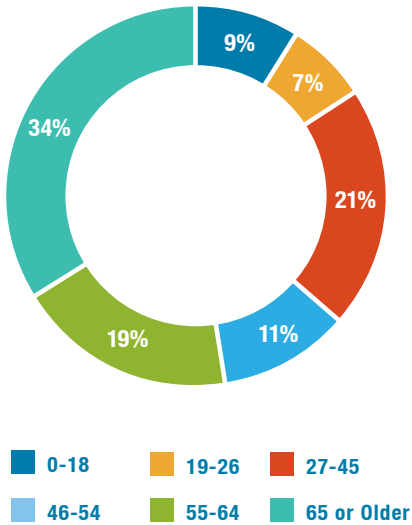
The neurosurgeon filed an appeal on Stacey's behalf but it was denied, and the doctor was not allowed to submit another appeal. Stacey asked CHA for advice. Her CHA Advocate learned that the hospital had appeal rights, too, and gave Stacey detailed advice about how the hospital could appeal. Her CHA Advocate didn't want the hospital's appeal to be denied the way the neurosurgeon's appeal had been, so the Advocate helped Stacey gather strong documentation proving that the surgery was medically necessary.

It took a few months and there were nail-biting setbacks along the way, but finally the denial was reversed. The plan agreed to cover most of the costs, saving Stacey \$472,000.

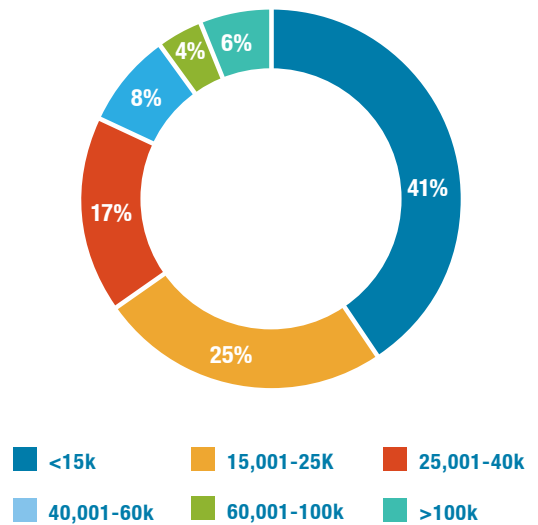
**“When my plan rejected the appeal I was so scared, feeling out of control. I did not know where to turn. I could not sleep, I cried often and had a difficult time working because of the stress. CHA was very compassionate, knew exactly what was going on, and explained all the confusing details to me.”**

# CHA Helps Consumers of All Ages and Income Levels

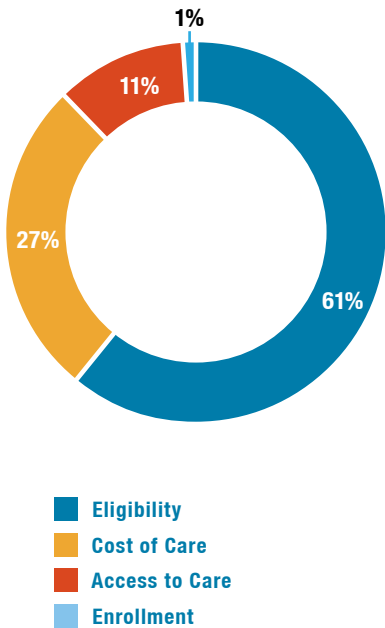
AGE OF CLIENT



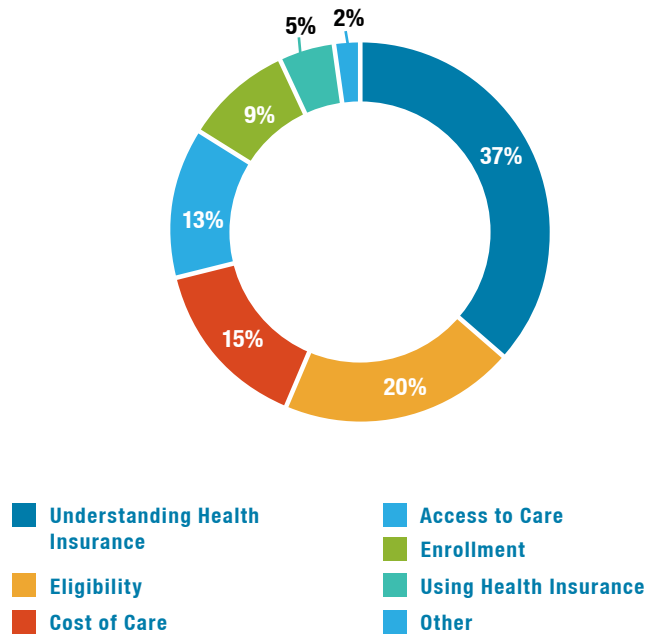
INCOME OF CLIENT



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

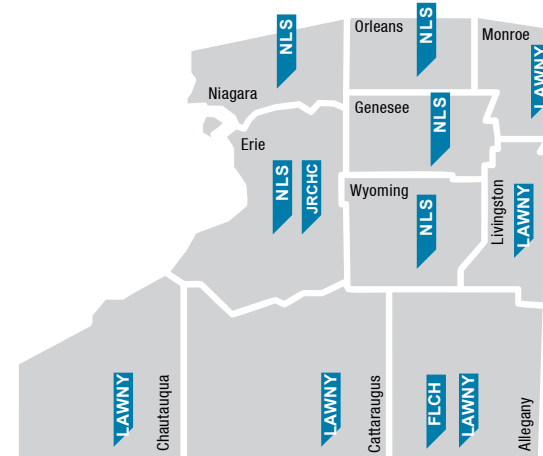


## CHA Helps Consumers Keep or Secure Health Insurance and Use



## 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 almost five 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 effectively use and understand their health coverage 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.



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



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





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

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