



2022 ANNUAL REPORT

Community Health Advocates

1.888.614.5400

HELPING CONSUMERS ACCESS CARE



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: groups that serve women and children, immigrant advocacy organizations, social service organizations, community-based health care providers, advocates for people with disabilities, 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, 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 services.

CHA and its partners have the cultural and linguistic competence 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 FY22, the program received an appropriation of \$5.234 million that allowed 28 CBOs and the Helpline to handle over 32,000 cases and saved consumers over \$31 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:

Insurance Plans:

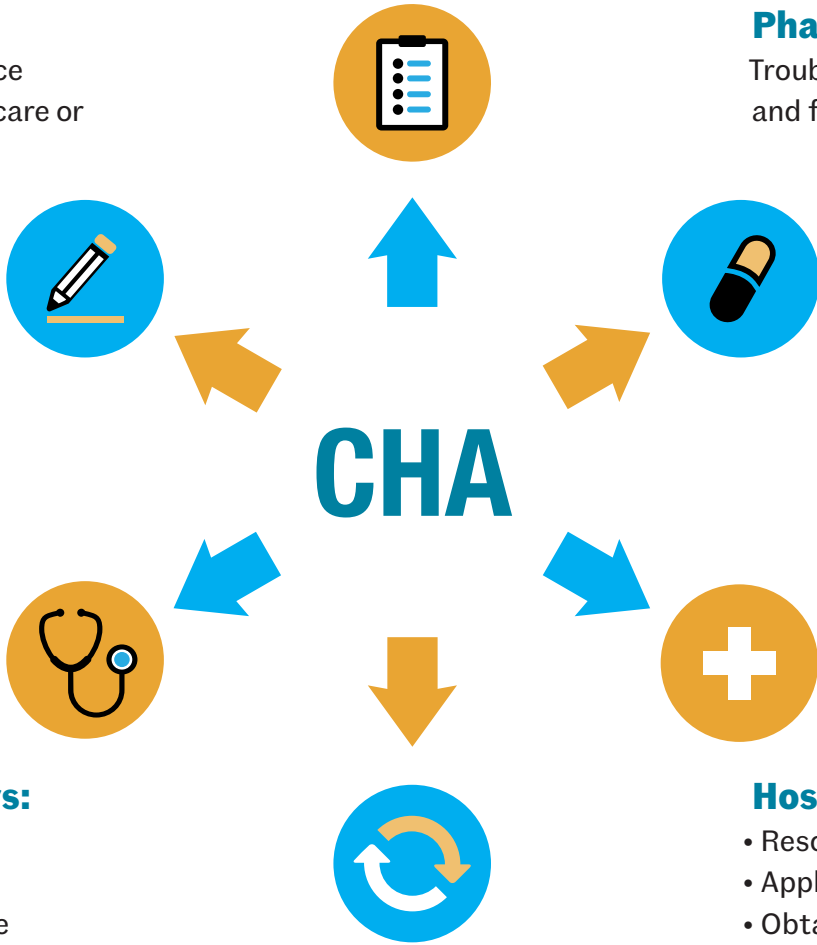
- Appeal treatment denials
- Access medical services
- Coordinate with providers and pharmacies

Enrollment:

Enroll in non-Marketplace coverage, such as Medicare or supplemental coverage

Pharmacies:

Troubleshoot prescription and formulary issues



Doctors/Providers:

- Resolve billing issues
- Negotiate bills
- Access affordable care
- Surprise bills

Hospitals:

- Resolve/Negotiate bills
- Apply for discounts
- Obtain medical records

Decision Makers/Regulators:

Provide a policy feedback loop by reporting on issues with the health care system encountered at the ground level.

CHA helps consumers with four types of problems:

Understanding and Using Coverage



44%

Helping clients understand how to use their health plan by explaining their plan's rules for accessing care and their rights and responsibilities as enrollees

Getting Coverage



21%

Helping clients access or keep non-marketplace or supplemental coverage

Accessing Care



18%

Helping clients obtain adequate health services by requesting prior authorizations, disputing coverage denials, troubleshooting prescription issues, and much more

Cost of Care/Medical Debt/Billing



14%

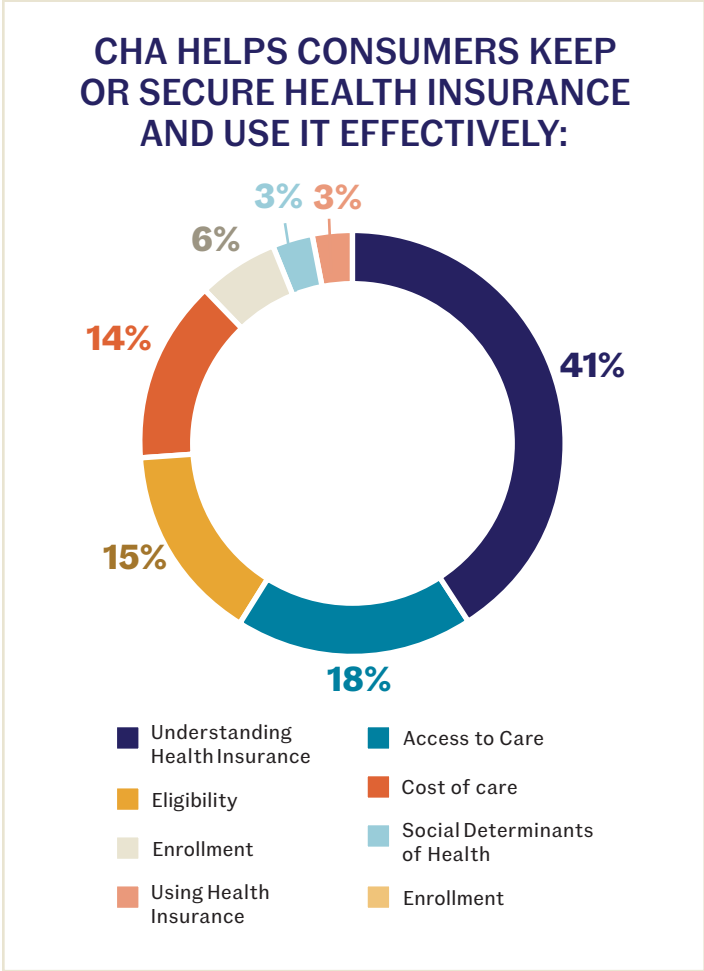
Helping clients resolve medical billing and debt issues and applying for hospital and prescription financial assistance programs

Medicaid consumers now receive notices with CHA’s contact information

Disparities in insurance rates and health outcomes related to race, ethnicity, immigration status, income, and other factors are well documented. CHA is committed to helping eliminate these disparities by helping consumers access coverage and care, identifying systemic issues that exacerbate disparities, and proposing solutions to these systemic problems.

For over a decade, New York’s Department of Financial Services has required all of the commercial insurance plans it regulates to include information about the availability of CHA services, along with CHA’s contact information, on their explanation of benefits (EOB) forms and denial notices. An EOB is a notice from the insurance company explaining what the insurance company will pay for services a consumer has received, and what the consumer will be expected to pay. CHA’s Helpline has received a steady stream of calls from consumers who first learned about CHA’s services from their EOBs.

For a decade, Medicaid Managed Care plans, however, were not required to provide information about CHA in their denial notices. Including CHA on Medicaid denial notices will help promote health equity because New Yorkers of color are more likely to receive coverage through Medicaid than White New Yorkers. In 2020, state law was change to require Medicaid Managed Care plans to list CHA and CHAMP (New York’s independent substance use disorder and mental health



ombudsman) on their notices of adverse determinations, grievances and appeals.

The new notices began to go out at the end of FY22. Thanks to a generous increase in funding from the Legislature and Governor, CHA was able to increase capacity on the Helpline and at partner agencies to take on an expected increase in calls from consumers receiving notices from their Medicaid Managed Care plans informing them that they can get help from CHA.

Tionna C.

Erie County

Nineteen-year-old Tionna is severely disabled, with cerebral palsy, seizure disorder, osteoporosis, and other medical conditions. She uses a wheelchair and is cared for at home by her mother.

For years, Tionna has been using a special Sleep Safe bed, designed to help people with disabilities avoid falls and injuries. After four years of use, the bed fell into disrepair and presented a danger to Tionna. Tionna's mother asked Tionna's Medicaid Managed Care plan for a new bed, but the plan denied the request, saying it would authorize a new bed only after five years.

Tionna's mother then tried to get the bed fixed through the manufacturer and supplier, but they also refused to help, saying that the Managed Care plan had never fully paid for the bed in the first place.

Tionna's mother reached out to a CHA Advocate at Neighborhood Legal Services, who immediately helped file an internal appeal with the Managed Care plan. The appeal included photographs of the broken bed and letters from Tionna's physical therapist that described her disabilities. Her CHA Advocate prepared a letter arguing that a new Sleep Safe bed was medically necessary. Within a week, Tionna received notice that the original denial was reversed and that a new bed had been approved.



I contacted CHA because the insurance plan denied my daughter a new hospital type of bed. I was worried that if she was denied again, she would have to sleep on a mattress on the floor. I am so relieved that CHA persuaded the insurance. Tionna now has a brand-new bed thanks to them.”

– Tionna's mom

In 2010, CHA was designated as New York State’s health insurance consumer assistance program. Since then, CHA has handled 449,051 cases for consumers and small businesses, helping them obtain health care services, understand their health insurance, resolve medical bills and make health insurance work for them.

	Since 2010	FY2022
Number of cases handled across the state	449,051	32,730
Number of calls received through CHA’s central live-answer toll-free Helpline	62,778	5,893
Dollars saved for CHA consumers in health care and insurance costs	\$139 million	\$ 31.7 million
Number of small businesses helped	38,448	193

Program Cost	\$5.2 million
Cases	32,730
CHA Savings	\$31.7 million
Cost per Case	\$160
Return on Investment	510% (\$26.5 million)

CHA builds capacity in local communities.

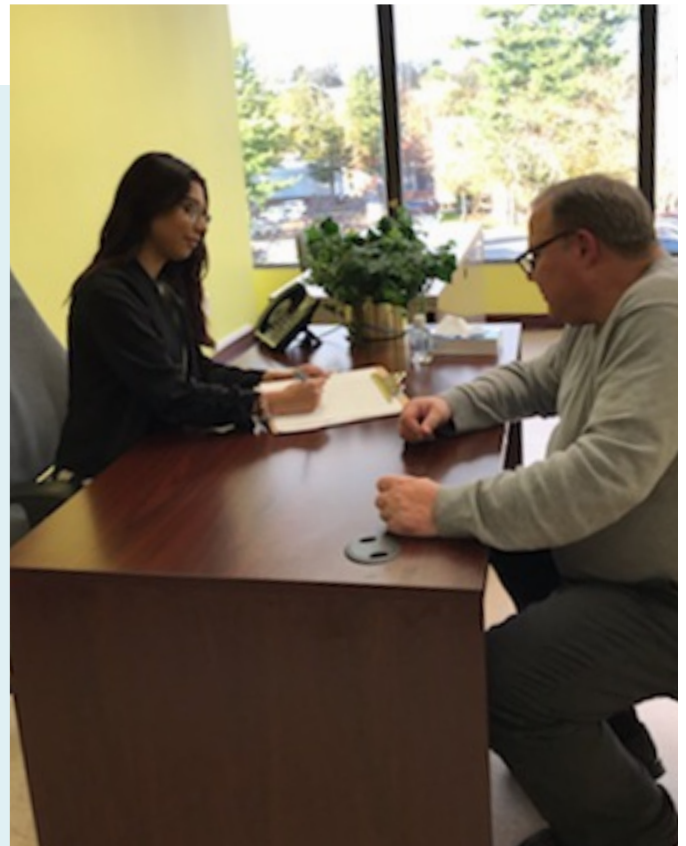
Spotlight on CHA Partners

“Our consumers come to us because they have a disability and are low income. They need home care, accessible housing, and affordable health insurance such as Medicaid to live and thrive in Westchester and Rockland and remain independent. Our CHA coordinator is trained to make it much easier to get, keep, and use the needed insurance for home care aides and other supports. Although our counties are sometimes mislabeled as wealthy, there is a quickly growing sector that are in dire need of CHA’s help. Thanks to CHA we can assist them to keep their hard-earned resources by joining a pooled trust, still get Medicaid and the services they need to go to work, enjoy their community and be with their family in their own home.”

Maria Samuels

Executive Director

Westchester Disabled on the Move





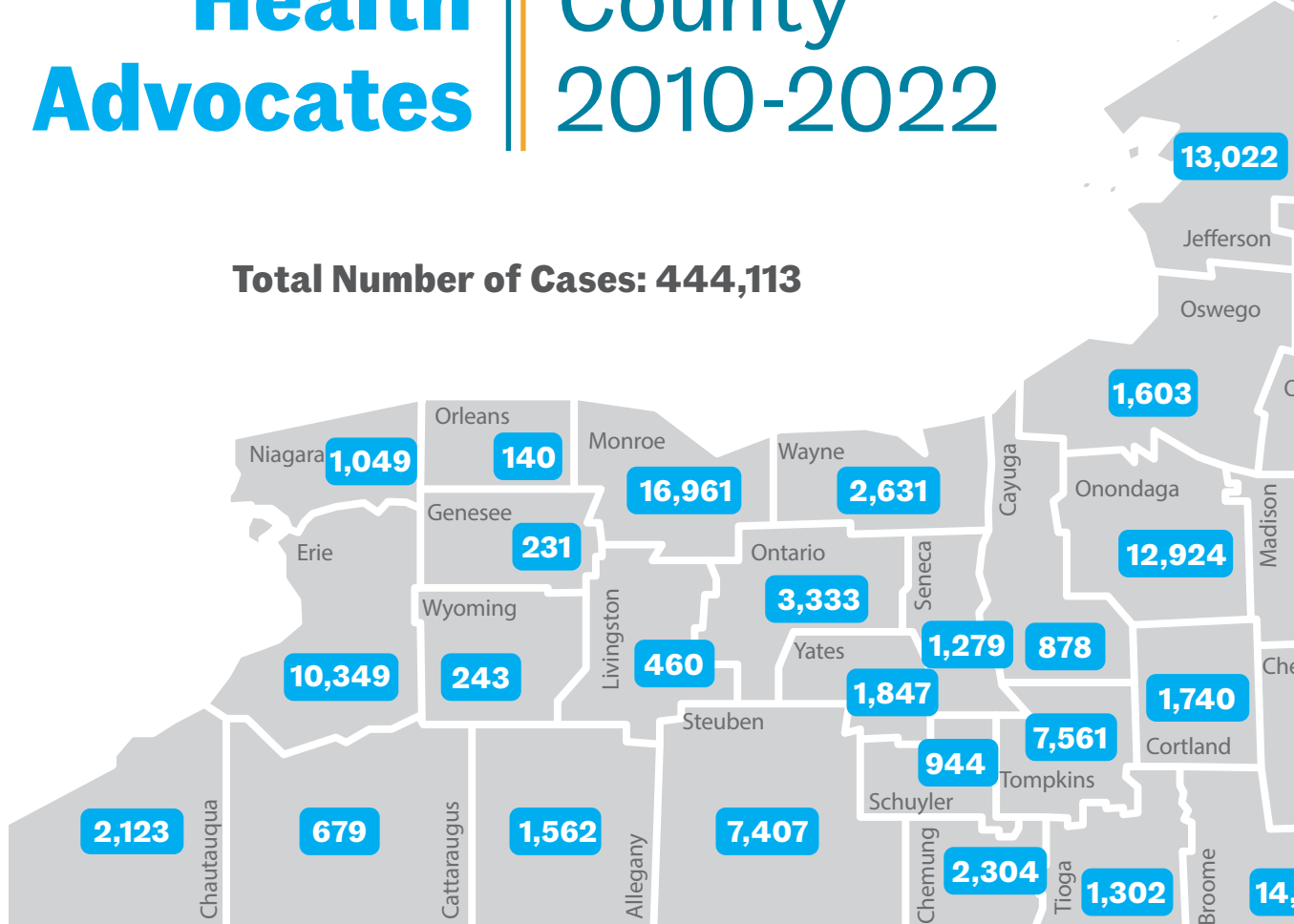
“Over the years, CHA funding has enabled the Health and Welfare Council of LI to advocate and support families facing surprise bills and challenges associated with the complex system of health care in the Long Island region. Our services focus on Long Islanders who are low-income and often face many barriers to accessing health care. Our Advocates are bilingual and provide services in Spanish and Haitian Creole and educate Long Islanders enrolled in Medicare and Medicaid so that they can fully utilize the benefits they are entitled to and to successfully trouble shoot and resolve issues that arise with the plans. CHA funding is vital to the Health and Welfare Council of Long Island as it enables us to lift up the health and well-being of our region and ensure equitable access to care.”

Rebecca Sanin
President/CEO
Health and Welfare Council
of Long Island

Community Health Advocates

Cases by County 2010-2022

Total Number of Cases: 444,113



We appealed to the insurance plan twice but were denied each time. Our CHA Advocate represented us at a Fair Hearing, and we won! We are very grateful for CHA's assistance.

— **Nathan C.**
Erie County

With CHA's help, I was able to get medical coverage and qualify for financial assistance.

— **Stephen H.**
Jefferson County

Your help has been invaluable to me. I'm grateful for what you do.

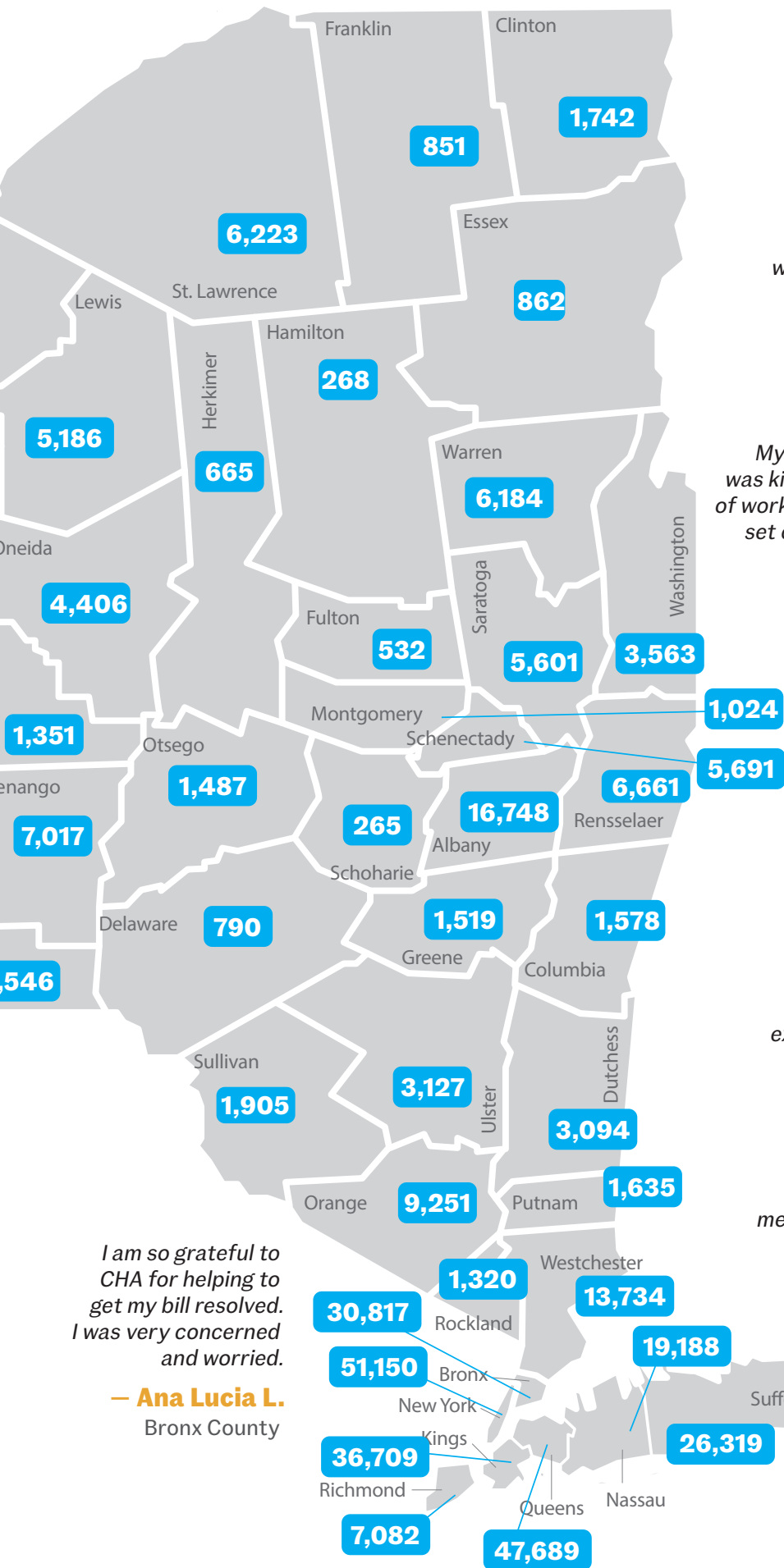
— **Maureen M.**
Ontario County

CHA staff was very kind, helpful and considerate. I would recommend them in a heartbeat.

— **Salvatore D.**
Monroe County

I work part time and receive Social Security retirement benefits so not having this bill hanging over my head is such a relief.

— **James W.**
Chenango County



I needed help, and CHA was there at exactly the right time, in the right way, helping with my medical bills and displaying huge compassion.

— Kimberly T.
Chenango County

I couldn't have resolved this issue without CHA. I would come to CHA another million times with any problem.

— Shawn M.
Saratoga County

My CHA Advocate, a skilled and sympathetic lawyer, was kind and supportive, and put an incredible amount of work and time into my case. She beat a hospital dead set on destroying people through medical debt, even when these actions are at odds with the law.

— Mike M.
Ulster County

The insurance plan put me through an emotional roller coaster, but CHA was unbelievably caring and helpful. The system is broken and CHA is helping us get justice, one case at a time!

— Sonia T.
Suffolk County

CHA was successful in restoring my health insurance in an incredibly timely manner. I am extremely grateful for this wonderful free service.

— Freya L.
Kings County

My Advocate was relentless; he spent hours with me doing conference calls. He had the patience of a saint and is an outstanding worker.

— Deirdre R.
Queens County

Working with CHA was a pleasure. I had no idea there were great people like you out there to help.

— Rita D.
New York County

I am so grateful to CHA for helping to get my bill resolved. I was very concerned and worried.

— Ana Lucia L.
Bronx County

1-888-614-5400

Live Help When It's Needed Most

The CHA Helpline is a vital resource for all New Yorkers and provided essential services during the COVID-19 pandemic. The CHA Helpline daily helps 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.

This year, the Helpline had a high live-answer rate of over 88% of incoming phone calls. 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 consumer called the CHA Helpline after receiving a \$55,000 bill from an out-of-network surgeon for hernia surgery. Prior to surgery, he checked to make sure that all of his providers were in-network. A Helpline counselor explained the New York surprise bill law and the new federal No Surprises Act and how to submit a surprise bill certification form so that he would no longer be billed for out-of-network services.



A Medicaid Managed Care enrollee called the CHA Helpline because he received a bill for a COVID-19 vaccine booster 6 months after the date of service. A CHA Advocate called his health plan, which advised that the provider submitted the claim after the deadline and the enrollee was not responsible for the bill. Then the CHA Advocate called the provider, who agreed to stop billing the consumer.



A Medicaid Managed Care enrollee called the CHA Helpline after emergency treatment of an ectopic pregnancy. Her plan denied coverage of the care due to lack of prior authorization. A Helpline counselor advised her to have her treating physician send complete medical records to the plan to prove the service was emergent and helped her successfully appeal the denial.



A NYC employee called the CHA Helpline after receiving a \$100 bill for imaging at a local hospital. A CHA Advocate learned that the consumer's insurance plan charged \$10 co-pays for imaging services at freestanding facilities but \$100 co-pays for the same services at outpatient hospital facilities. The consumer was not told that the co-pay amount depended on the location of the service. The CHA Advocate explained to the consumer how to negotiate the amount of the bill and how to submit a complaint to the NYS Attorney General's Healthcare Bureau.

Volunteer Voices



“I left a career in healthcare public relations around the time the Affordable Care Act became law. Unfortunately, my plans took a detour when my son was in an accident. As a full-time caregiver, I became adept at pushing back against medical providers and insurance companies. I also earned a master’s degree in health advocacy. I discovered CSS and CHA and was very impressed by their focused advocacy on behalf of New Yorkers. Volunteering for CHA ties together my experiences and interests and allows me to continue learning and applying my skills in a meaningful way. Our healthcare system is brutal, sometimes abusive. I feel fortunate to be the person on the other end of the line—listening to people’s fear and confusion and helping them move forward. I may not be able to solve all the world’s problems, but I am gratified to finish each volunteer shift knowing I touched someone’s life and improved their situation in a very tangible way.”

Deb Cohen
CHA Volunteer



Understanding and Using Coverage

CHA Advocates help consumers understand how to use their coverage. Whether consumers have private coverage or public coverage, CHA helps them figure out how to resolve problems and make the most of their benefits. Common issues that consumers need help with include understanding a notice they received from their plan, getting an insurance card or finding an in-network provider. CHA Advocates can explain confusing terms like formulary and explanation of benefits.

CHA HELPS CLIENTS UNDERSTAND AND USE THEIR COVERAGE

Understand Health Insurance



Understand a Notice



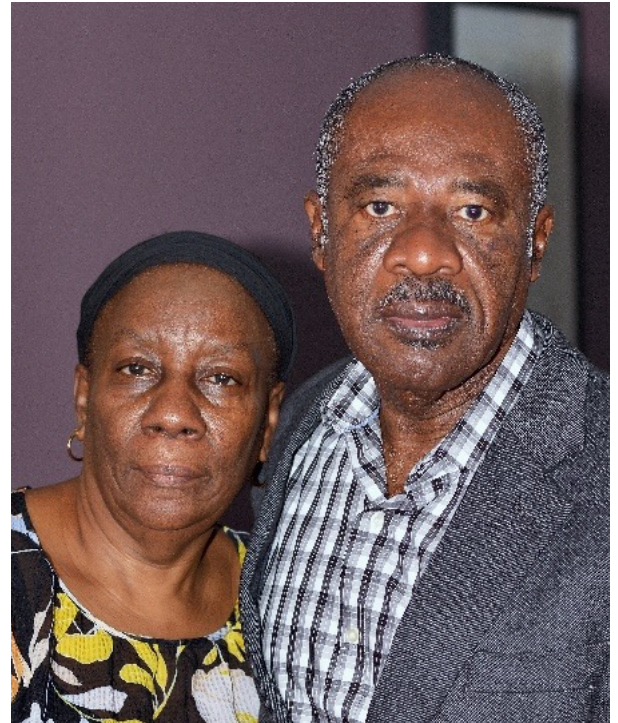
Understand ACA



Edna L. Suffolk County

Edna went to CHA because she didn't understand the notices she received from the Local Department of Social Services (LDSS) about her Medicaid coverage. She asked the LDSS staff for help understanding the notices, but they couldn't find an interpreter who spoke her language. Turning to a CHA Advocate at the Health and Welfare Council of Long Island, she found an expert who spoke Haitian Creole.

The Advocate explained to Edna that she needed to provide requested documentation to the LDSS. Edna said she would have submitted the documents right away if she had understood the notices. Once she learned what she needed to do and where to mail the documents, she followed through and her coverage was restored in no time.



“

I rely on my children to translate for me, but they do not live with me anymore and barely have time. My CHA Advocate was very kind and very patient; she is a true blessing.”

—Edna

Luz B. Bronx County

Luz, a 70-year-old woman from the Dominican Republic, struggled for years to pay her Medicare copays. Unsure how to manage her health-related expenses, she even left the country at one point. Luckily, after her return, her family attended a BronxWorks food pantry and resource event and learned about CHA.

The CHA Advocate that met with Luz explained that after she had turned 65, she was no longer eligible to receive Medicaid through the NYSOH Marketplace, but that she could still qualify for Medicaid through the Human Resources Administration (HRA). The Advocate helped Luz fill out the Medicaid application which was approved a month later. Then, the CHA Advocate helped Luz enroll in a Dual Advantage plan, which combines Medicare and Medicaid.

The CHA Advocate explained how Medicare and Medicaid worked together. The Advocate explained that Medicare would work as her primary insurance and Medicaid would act as the secondary insurance. Luz was extremely relieved to learn that from now on her health insurance would cover her out-of-pocket costs for medical care.



Now I can live free of stress and take care of my health without worrying about paying for healthcare.”

—Luz

Catherine D. St. Lawrence County

Eighty-four-year-old Catherine received a notice that her Medicare plan would expire at the end of the year and that she would have to pick a new plan for the following year. She is a widow and has been getting her Medicare premiums paid for by a benefits company administered by her late husband's employer.

Catherine was worried by the notice and called a CHA Advocate at ACR Health. The CHA Advocate helped her understand that there was nothing to be alarmed about, then helped her choose a Medicare plan and a drug plan that would work for her. The Advocate also helped Catherine set up automatic reimbursements of her Medicare premiums through her former employer's benefit plan. Catherine was very happy about her health insurance coverage and about the assistance from CHA.



I was overwhelmed and confused when I got the letter about my Medicare plan ending. I was relieved to find a Community Health Advocate to help me understand what I had to do, and work through the process with me.”

—Catherine



Getting Coverage

The right insurance coverage can make all the difference when a consumer needs care, but even the most sophisticated consumer can have trouble sorting through the many public and private insurance options. CHA helps consumers who need help getting coverage outside the New York State of Health Marketplace (NYSOH), and refers consumers who need help with NYSOH coverage to Navigators. For consumers with coverage outside NYSOH, CHA can help choose between plans, switch from one plan to another, or keep their coverage if barriers arise. CHA can also help consumers who have coverage that does not meet all of their needs seek additional (or secondary) coverage to reduce their out-of-pocket costs.

CHA HELPS CLIENTS GET AND KEEP THE COVERAGE THEY NEED

Get More Health Insurance



Keep Health Insurance



Choose a Plan



Get Health Insurance



Switch Plans



Stay in Plan



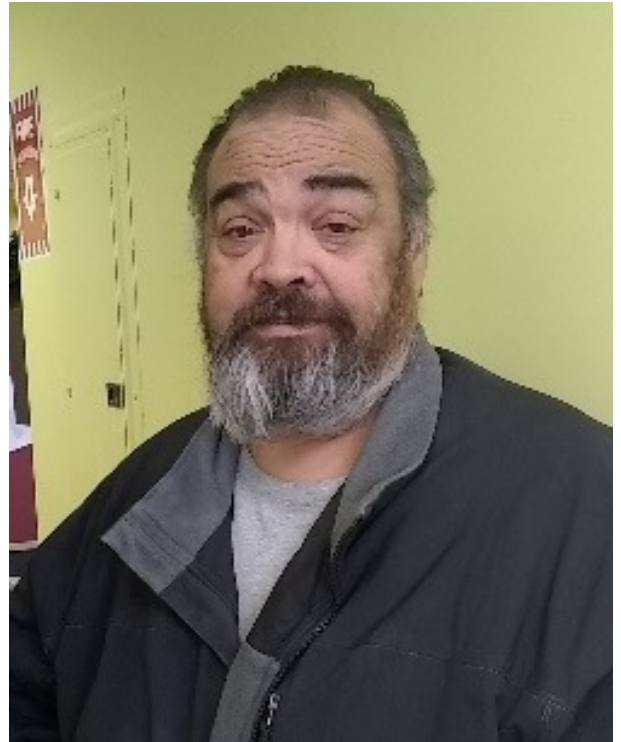
Sam N. Westchester County

Sam called a CHA Advocate at Westchester Disabled on the Move, distraught that his employer-based health insurance was ending and that he would be left without coverage. He is a kidney transplant recipient who needs ongoing care, as well as expensive medication.

CHA discovered that Sam's savings made him ineligible for Medicaid. His Advocate talked to him about spending down his savings in order to qualify, but in the short-term Sam needed an immediate solution.

Sam was already enrolled in Medicare but had been unaware of his options. His CHA Advocate taught him about Medicare Advantage Plans and Medicare Supplements or "Medigap" Plans, reviewing the pros and cons of each. After researching plans that accepted his doctors and medications, Sam decided to enroll in a Medicare Advantage plan with prescription drug coverage.

His Advocate also helped him enroll in a Medicare Savings program that will pay his Medicare Part B premium, saving him close to \$150 a month. He left the CHA office with a smile on his face.



My experience here has been wonderful. They helped me tremendously and set my mind at ease. I will definitely refer other members of my family to CHA.”

—Sam

Vlakoun D. Bronx County

Vlakoun immigrated from Algeria to the Bronx to be close to her family. She met with a CHA Advocate at BronxWorks because she needed regular medical care to treat her high blood pressure, knee problems, diabetes, and hearing issues. Although she expected to get legal resident status in the coming months, she needed medical attention right away.

Vlakoun was ineligible for regular Medicaid because of her immigration status. CHA helped Vlakoun enroll in Emergency Medicaid. CHA also called the NYC Care helpline and made an appointment for her. NYC Care is a health care access program that provides low-cost care for all, regardless of citizenship. Vlakoun followed up with the necessary paperwork and legwork, and a few weeks later she was accepted into both Emergency Medicaid and NYC Care. This meant that she could go to a hospital for a medical emergency without fear of financial ruin, and that she could see doctors regularly for little or no cost. CHA told Vlakoun that once her immigration documents get processed and approved, CHA can help her enroll in regular Medicaid and long-term care services.



Thank you for your help, I was able to see a doctor. I am glad that I am now being treated.”

—Vlakoun

Susan J. New York County

Susan is an actress and singer who has performed widely in New York City and across the U.S. She reached out to CHA because her husband, Nick, was retiring, and as a result, both of them would be losing employer-based health insurance. Susan was already enrolled in Medicare Part A, but she needed help finding a Medicare supplement, or “Medigap,” Plan and a drug plan.

A CHA Advocate guided Susan through the complicated process, showing her the forms that she needed to fill out and telling her how to get them to the right place. They discussed different Medigap plans, and Susan selected a plan that worked for her. The Advocate also showed her how to use a website tool that allowed her to enter all her medications and identify the right prescription drug plan for her needs. The drug plan she selected was low-cost and comprehensive, and Susan’s applications were processed and quickly approved.



CHA helped us make excellent choices and taught us how to make excellent choices in the future, knowledge that will benefit us for years to come.”

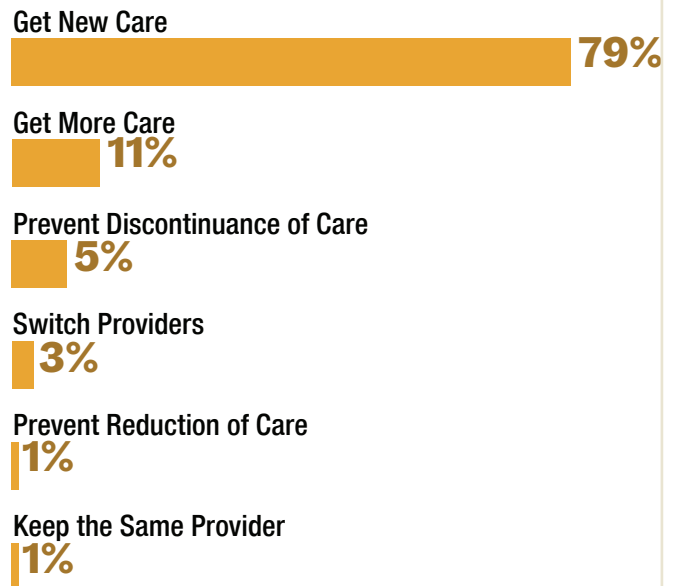
—Susan



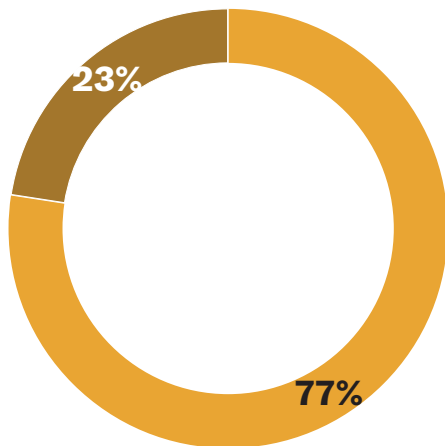
Accessing Care

Sometimes having coverage is not enough. Consumers face myriad barriers to actually getting the care they need, from confusing formularies to inaccurate provider directories. CHA Advocates help clients work through these barriers to get the care they need when they need it. CHA also helps uninsured and underinsured patients find care they can afford.

CHA HELPS CLIENTS OBTAIN THE CARE THEY NEED

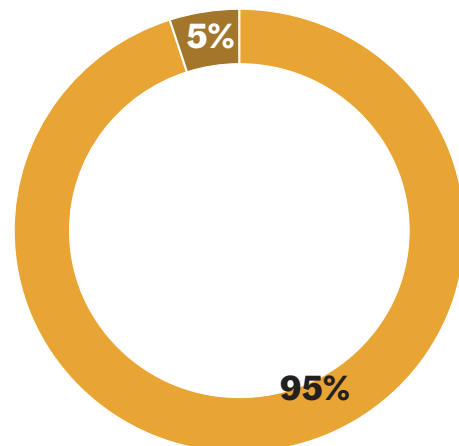


CHA HELPS CONSUMERS WIN IN 77% OF CASES WHEN INSURANCE COMPANIES DENY CARE



Favorable Unfavorable

CHA HELPS CONSUMERS RECEIVE MEDICAL SERVICES IN 95% OF CASES



Favorable Unfavorable

Hermina C. **Kings County**

Hermina was a low-wage cashier at a health food store in Manhattan. One day, she went to the pharmacy to pick up her prescriptions, but she was told that “a third-party health insurance” was blocking access to her Medicaid benefits. Not knowing what this meant or how to handle it, she contacted CHA at the recommendation of a friend.

CHA explained to Hermina that Medicaid thought she was still covered by an old insurance plan and that she needed to show proof that that plan had expired. Hermina said that she needed her medications urgently, so CHA moved quickly to obtain the necessary documentation and submit it to Medicaid.

The Advocate soon learned that the pharmacy she went to would not accept her Medicaid plan even after the documentation had been approved, so he helped Hermina transfer her records to another pharmacy that not only accepted her Medicaid plan but was closer to her home. Hermina was able to pick up her prescriptions that same day. She was extremely grateful for the help.



Thank you, CHA, and thank you, CHA Advocate! For many weeks I tried to get my medical prescriptions from Walgreens, but I got nowhere.”

—Hermina

Mark R. **Suffolk County**

After 56-year-old Mark told his dentist that he was experiencing pain while eating, the dentist took X-rays, which showed that two of his teeth were fractured. The dentist told Mark that he needed root canal work and crowns on both teeth, and he filed a claim with Mark's Medicaid plan. The plan denied the claim, however, saying that the X-ray did not show sufficient damage to the teeth. Mark appealed but received a final denial notice saying that the dental work was not medically necessary.

Mark turned to CHA, which filed an external appeal with an independent medical reviewer on his behalf. A CHA Advocate obtained better evidence than what had been included in Mark's earlier appeals: a better letter of medical necessity from the dentist; full dental records documenting that Mark had complained of pain and sensitivity to hot and cold; clearer copies of the X-rays; and color photos demonstrating to the naked eye that both teeth were fractured.

The reviewer determined that temporary crowns were medically necessary. Mark now eats without pain and sensitivity and loves his new smile! If he needs more dental work in the future, he knows he can turn to CHA for help.



“My Advocate said she would help me, and she did. I now have both teeth capped, no more pain and I have a beautiful smile. I'm very grateful to CHA for its hard work.”

—Mark

Kifle G.
Erie County

Kifle, an 88-year-old immigrant from Eritrea moved to New York seven years ago. He is sponsored by his children and going through the citizenship process.

Due to his advanced age and chronic health issues like hypertension and diabetes, Kifle needed a lot of medical care. When his doctors recommended home care, he turned to a CHA Advocate at the Jericho Road Community Health Center, a beloved community resource.

CHA explained to Kifle that since he already had Medicaid and Medicare, he would be eligible for home assistance. His Advocate connected him to a good home care organization and helped coordinate the complicated process one needs to go through to get home care through a Medicaid insurance plan. He was approved for home care, and that meant that his insurance plan would cover the costs for as long as he needed the care, probably for the rest of his life.

Kifle was extremely happy to learn about the new services and expressed sincere gratitude to CHA.



As I live by myself, I am happy that CHA stood by me.”

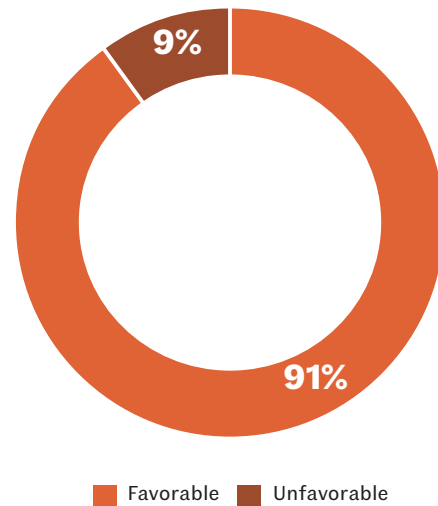
—Kifle



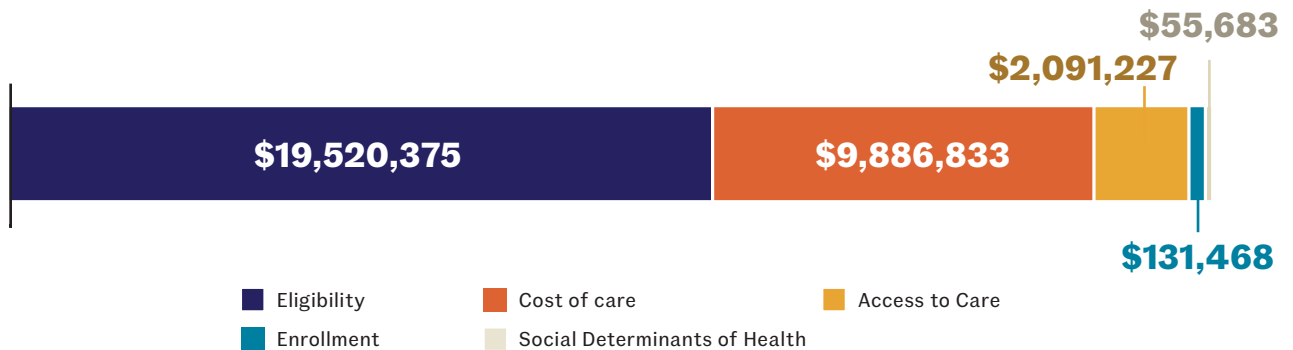
Cost of Care/Medical Debt/Billing

Even consumers with insurance can find themselves with mounting bills. Private coverage often comes with deductibles and co-pays. Insured consumers can receive surprise out-of-network or balance bills. And consumers who do not have insurance may rack up unpayable bills for emergency care. CHA Advocates help consumers sort through stacks of bills to figure out what they owe. When an insurer has made a mistake, CHA helps the consumer appeal the mistaken decision. And CHA helps consumers negotiate with providers to bring down bills they cannot pay.

CHA HELPS CONSUMERS REDUCE OR ELIMINATE THEIR MEDICAL DEBT IN 90% OF CASES



CHA HELPS CONSUMERS SAVE MONEY ON THEIR COVERAGE AND HEALTH CARE SERVICES



Genevieve (Evie) S. Rensselaer County

Evie's severely flat left foot was causing her great pain, and she could not walk without limping. She had been an active 11-year-old who enjoyed dancing and hiking, but now she could no longer enjoy an active childhood. Surgery seemed the best solution, but it would cost her family \$21,000 because their insurer would not pay for it. The plan said the surgery was experimental or investigational, even though the surgery was generally accepted by the medical community.

Evie's mom, Jennifer, had already appealed unsuccessfully once and wanted professional expertise to maximize the chances that a second appeal would succeed. The CHA advocate reviewed Jennifer's appeal carefully and strengthened it after discussing the issues with the doctor. They filed the new appeal with the insurance plan and waited for a response.

The plan, however, did not respond to the appeal within the required time period – 15 calendar days. Since an insurance plan's failure to meet a statutory deadline is grounds for reversal, regardless of the merits of the case, Evie's insurer had to pay for the surgery, whether or not they even reviewed the appeal.

Jennifer was stunned by this sudden resolution. She was also extremely grateful



“Evie's foot pain was a big deal for our family. Her dad would carry her on his back or shoulders a lot when we were out walking, because her foot hurt. When her foot surgery was denied by the insurance plan, CHA was very helpful and guided me through the appeals process.”

-Jennifer

to CHA for pointing out a rule that she would never have known otherwise. Sure enough, the insurer approved the surgery shortly after Jennifer alerted them to the missed deadline, and Evie had the surgery. Evie is now walking and dancing again, and her parents saved many thousands of dollars.

Brian A. Nassau County

When Brian was employed, he couldn't afford health insurance, so he went without it. Then he lost his job and was told by a social worker that he was eligible for free health insurance through Medicaid. Before he could enroll, however, he suffered alcohol poisoning and had to be rushed to a hospital. Now he was not only uninsured, but he owed the hospital \$8,092.

As soon as Brian got better, he applied for Medicaid, as his social worker had advised. He enrolled in a Medicaid Managed Care plan, but the person who enrolled did not tell him that he could qualify for retroactive coverage to pay his bill. Brian's social worker referred him to a CHA Advocate at the Health and Welfare Council of Long Island.

A CHA Advocate helped Brian apply for retroactive Medicaid. Brian was immediately approved for retroactive coverage. The CHA Advocate also gave Brian an overview of his health insurance rights and benefits so that he would never find himself in such a precarious position again.

Months later, Brian contacted the Advocate. Not only had Medicaid fully covered his \$8,092 bill, but he was thriving now that he was receiving substance abuse treatment and therapy.



“I was worried I was going to have to pay over \$8,000 in medical bills. My Advocate was friendly, patient, and caring and helped me solve the issue.”

—Brian

Kimberly G. Queens County

A Type 1 diabetic since childhood, Kim has needed daily insulin injections for over 31 years. She pays over \$1,000 a month out of pocket for her insurance plan, but it's worth it because for her, good insurance is a necessity, not an option. Kim scrupulously calls the supplier of her diabetes supplies (sensors, pumps, monitors) at the beginning of every year to make sure the supplier is in-network and will be covered by her plan.

But at the beginning of the year, her plan started rejecting her claims for her insulin supplies, saying the supplier was out-of-network. When she called the insurance plan, they told her that the problem was due to coding errors that would get resolved, that the supplier was in-network, and that she should keep using them.

Kim continued to use the same supplier, amassing more than \$14,000 in bills. At the same time, she kept calling the supplier and the plan, which kept telling her the same thing – not to worry and to keep doing the same thing. During that year, she filed two grievances with the plan, but both were denied.

Feeling desperate, Kim called the phone number on her grievance denial notice, and a CHA Advocate took on her case. The Advocate submitted a complaint to the Department of Financial Services (DFS),



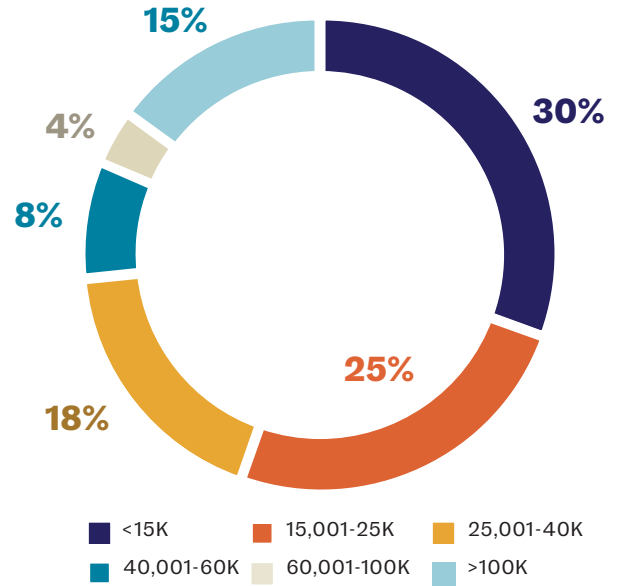
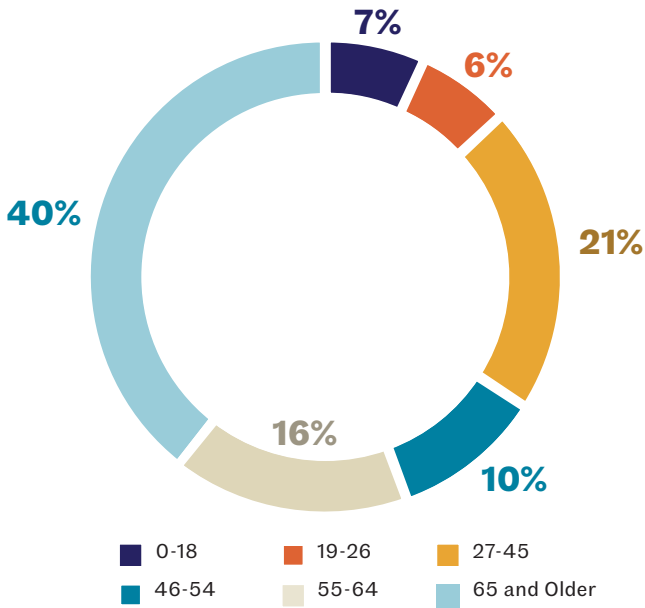
After over a year of frustration and almost \$15,000 in denied claims, I turned to Community Health Advocates. For over a year I advocated for myself, but when CHA took the reins and advocated for me, we won.”

–Kim

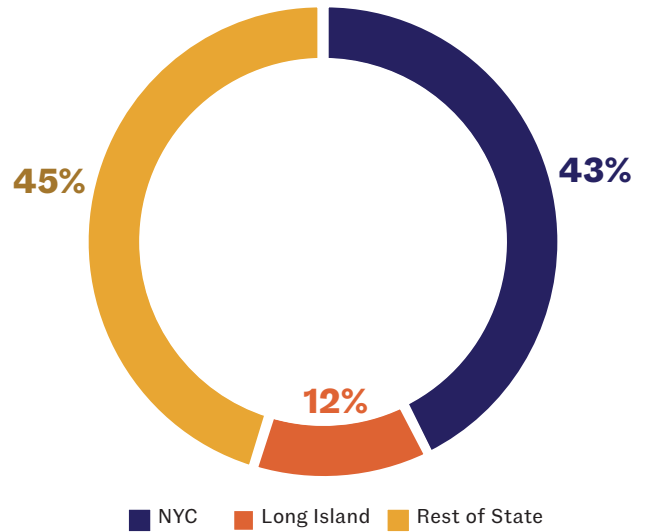
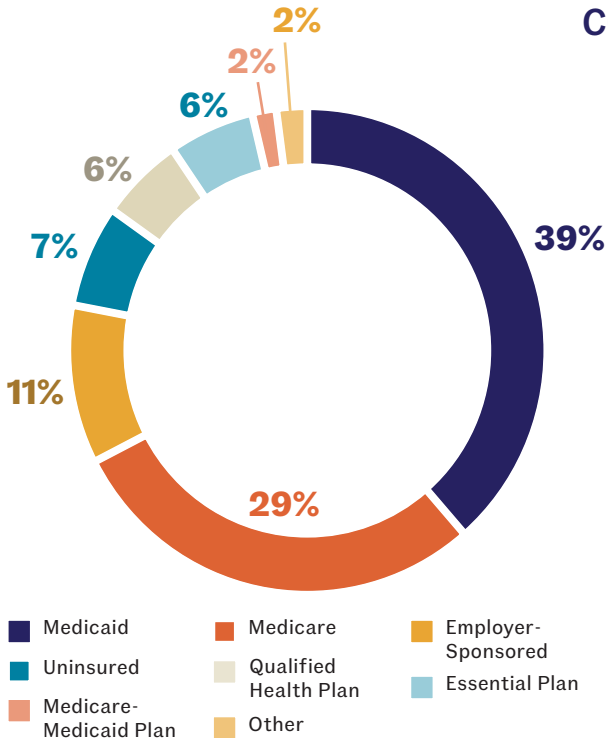
with evidence proving that the plan, by telling Kim the supplier was still in-network, had supplied misinformation for an entire year. A few months later, DFS issued a favorable decision requiring the plan to pay the outstanding claims.

Kim felt huge gratitude and relief. She can now devote herself more freely to her busy career as a Pilates instructor.

CHA HELPS CONSUMERS OF ALL AGES AND INCOME LEVELS



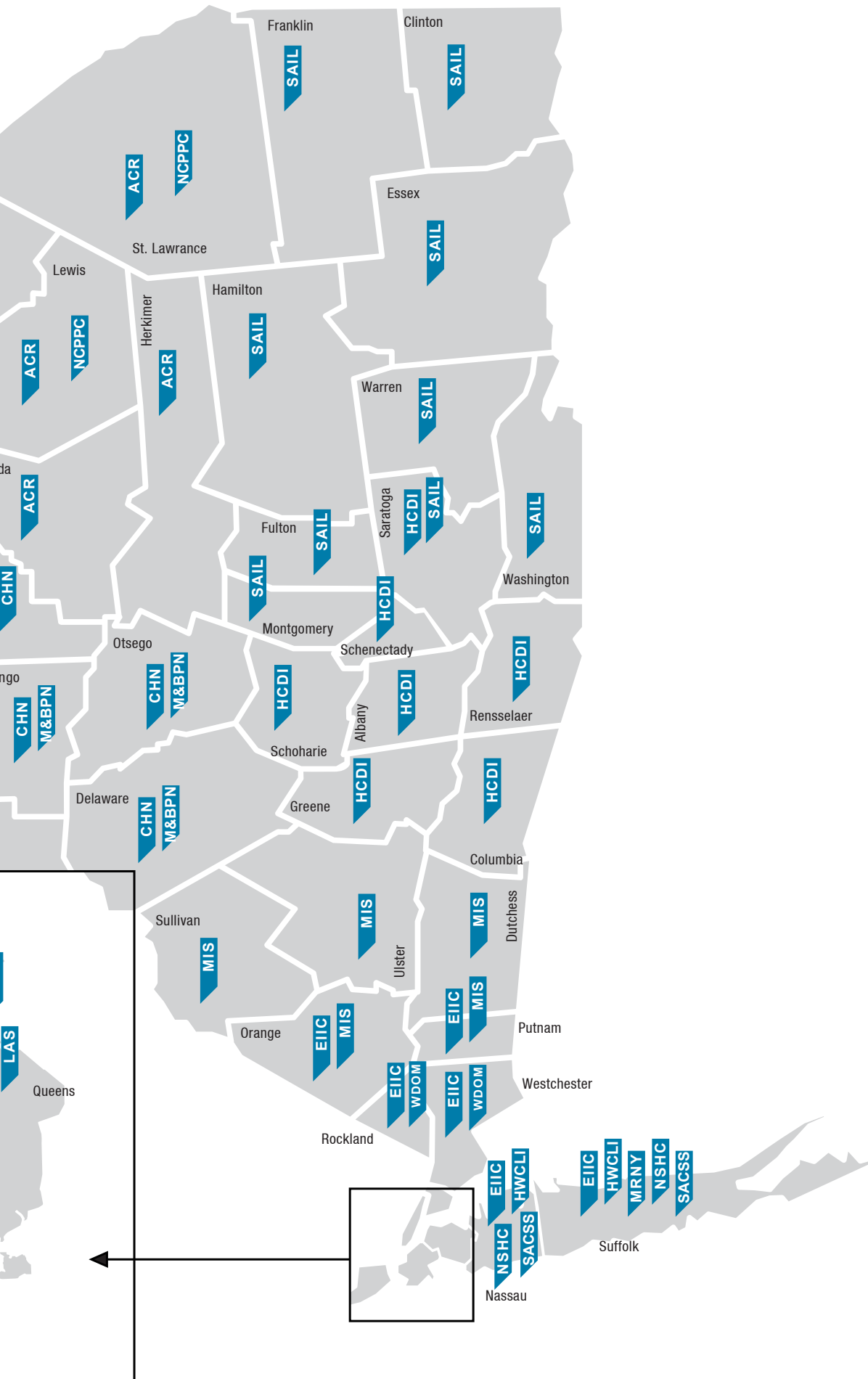
CHA HELPS CONSUMERS IN ALL REGIONS WITH ALL TYPES OF COVERAGE



Looking to the future

Thanks to Governor Hochul and the New York State Legislature's commitment to CHA, our state now has the infrastructure, programmatic experience, and knowledge to assist the more than 19 million New Yorkers, no matter what kind of insurance they have. CHA is an all-payer program, helping beneficiaries enrolled in coverage through the NY State of Health Marketplace, jobs, unions, the Veteran's Administration, and public programs such as Medicaid, the Essential Plan, Child Health Plus or Medicare. CHA stands ready to help individuals, families, and small businesses to effectively use their health coverage and understand their health insurance and help those without coverage at all. CHA is committed to making sure that in New York State, coverage translates into access to timely, affordable and appropriate care.





	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
BPN	Brooklyn Perinatal Network	Kings	718-643-8258
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, ext. 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
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
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	718-565-8500, ext.4460
		Staten Island, Suffolk	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

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 1-888-614-5400

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