



**Community
Service
Society** | Fighting Poverty
Strengthening
New York

community
health advocates



Community Health Advocates

2011 Annual Report

New York's Consumer Voice for Health Care Access

“New York’s health insurance consumers have an invaluable resource in **Community Health Advocates when it comes to finding and using health coverage.”**

— Benjamin M. Lawsky

Superintendent, New York State Department of Financial Services

Dear Colleague:

The first year of implementation of federal health care reform, or the Affordable Care Act (ACA), has brought important new consumer protections and benefits to many New Yorkers. We are proud to say that Community Health Advocates (CHA) played a key role in connecting consumers to coverage.

CHA (formerly known as the Managed Care Consumer Assistance Program, or MCCAP) served only residents of New York City for 10 years. But the ACA included funding to support state-wide consumer assistance programs. In November 2010, New York State designated CHA as its consumer assistance program. CHA established a live-answer, toll-free helpline and selected 21 community-based organizations (CBO) that represent the many geographically and otherwise diverse communities throughout New York. These locally-based organizations provide on-the-ground services to consumers in the communities they live and work in throughout New York. And three specialist agencies provide additional training and technical support.

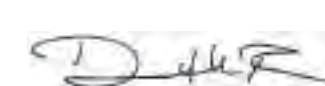
CHA hit the ground running, training advocates to educate and assist consumers with public and private health coverage questions. On top of bringing new advocates up to speed on health coverage issues, we prepared new materials to help consumers and advocates understand the new rights and options provided by the ACA.

During the first ACA grant year from November 1, 2010 through September 30, 2011, CHA served New Yorkers in all 62 counties in New York State. Our accomplishments during this period include:

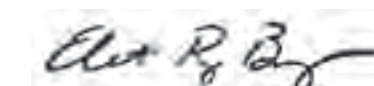
- Providing individual health coverage counseling or education to 28,589 New Yorkers;
- Providing individual case assistance to 10,506 New Yorkers;
- Conducting 750 trainings to 18,083 advocates, consumers, and providers;
- Assisting 2,256 consumers through our expanded helpline services;
- Serving consumers in more than 10 languages other than English, including: Spanish, Chinese, Yiddish, Korean, Bengali, Polish, Punjabi, Russian, Urdu, and Vietnamese.

CHA has made great progress using the ACA’s new tools for protecting consumers. We will continue working with the state and federal governments to prepare New York for the successful implementation of the ACA in New York State.

Sincerely yours,



David R. Jones, Esq
President & CEO
Community Service Society



Elisabeth Benjamin, MSPH, JD
Vice President, Health Initiatives
Community Service Society



Community Health Advocates, a program of the Community Service Society, provides one-on-one counseling and community trainings about health insurance and access to health care. Consumers get help in their communities whether they are privately insured, publicly insured, or uninsured.



The Community Service Society of New York draws on a 168-year history of excellence in addressing the root causes of economic disparity. We respond to urgent, contemporary challenges with applied research, advocacy, litigation, and innovative program models that promote a more prosperous city.



The CHA Model

CHA provides health care and health insurance information, advice, and navigational assistance to uninsured and insured New Yorkers in their own communities through a network of trained and trusted health advocates. CHA uses a “hub-and-spokes” model, with advocates at 21 CBOs around the state and three specialist agencies serving as the spokes, providing services on the ground. The Community Service Society (CSS) serves as the “hub,” staffing a live helpline that consumers around the state can call. CSS also provides ongoing training and support to CBO staff, ensuring consistently high quality services, and maintains a central database.

Together, CHA’s hub and spokes provide consumers with information and assistance to access the health care they need. CHA has always been an “all-payer” program, helping consumers with public or private coverage, or no coverage at all. Our advocates are trained to educate consumers about their health care options; help them enroll in coverage or qualify for discounted care; work with consumers to use the coverage they have; and identify trends and systemic problems that create barriers to health care and health coverage. This year, the CSS “hub” trained advocates to help consumers take advantage of their new rights and opportunities under the ACA.



CHA advocates go out into the community, like CHA CBO Nassau-Suffolk Hospital Council at the soccer event above, to educate community members about a diverse range of topics such as the CHA program, health care reform, and options for the uninsured.

Getting the Word Out

Under the ACA, many new programs extend coverage to the uninsured and consumer protections for the insured. But they are of no use to consumers who don’t know or don’t believe that they exist. For example, a national poll in November 2011 found that only 36 percent of people knew about the ACA’s free preventive care provisions, while 35 percent still (incorrectly) believed that “death panels” will make end of life decisions for seniors.¹

CHA advocates confront these misperceptions every day as they try to get the word out about health care options. Steve Wood, a CHA coordinator at AIDS Community Resources, Inc. in Syracuse, has been meeting with groups in his area to tell community members about the new benefits available through the ACA. When he met with one local group, he realized that some members did not want to hear him speak because they had such negative impressions of the ACA. One attendee even wrote “Unsigned Under Protest” instead of her name on the sign-in sheet.

Steve addressed these negative perceptions by explaining how the law works and some benefits that were already available to consumers. He was pleasantly surprised to be invited back by the same group to provide an overview of Medicare. “That was a real learning experience for me as well as the group,” said Steve. “Even though you may be opposed to some ideas, there is something for all of us to learn. It was nice to know that I could be a source of information for this group, and that I could help them through some of their confusion and fears.”

Natalie Luczkowiak, a CHA advocate at Public Policy and Education Fund in Buffalo, has had similar experiences. As she explained, “With a simple PowerPoint presentation, I can answer the most common questions about health care rights and change the misconceptions many people have about the ACA. As more people learn the facts, they will become more effective consumers, which will mean better health outcomes for themselves and their families.”

CHA advocates provide outreach and educational presentations to consumers around the State about a variety of health care topics. In 2010, they trained 18,083 consumers about their health coverage options and rights. They met consumers and advocates through diverse groups that anchor New York communities, including: the Onondaga Hill Free Library, Eastwood High School Alumni, Little Angels Head Start Program, New York City Community Board 12, League of Women Voters, St. Vincent DePaul Society, Greater South Buffalo Chamber of Commerce, small businesses, hospitals, community colleges, and more.

This year, CHA developed new materials to help teach consumers about the ACA, including: the right for a young adult to remain a dependent on a parent’s health coverage until age 26; coverage for consumers with pre-existing conditions through the New York Bridge Plan; new consumer protections; and tax credits available to small businesses. CHA advocates presented these new ACA trainings to 10,742 people around the state. Additionally, CHA redesigned its website to make it more user-friendly for consumers and added new materials. The website received almost 22,000 visits this year.

¹November 2011 Kaiser Health Tracking Poll.





The Right Door for Coverage

Raymond and Adele Owens have owned a flooring contracting business for 25 years and their three children are the focus of their life. “We want them to do better than we did,” explained Raymond. “They’re excelling as good people, and we’re proud of them.” Their quest for a better life became more difficult when Adele was laid off from Home Depot two years ago. They managed to keep their insurance by paying for COBRA until their eligibility ran out. They couldn’t afford to pay \$1,600 a month for insurance on the individual market and hoped that Adele would soon find a job that came with coverage. “We didn’t want



Adele and Ray Owens were uninsured when they found out Ray had a rare and aggressive skin cancer. CHA connected him to the NY Bridge Plan and Ray got the treatment he needed. He is now cancer-free.

anything for free,” Adele said. “We just wanted insurance we could afford.” Unfortunately, after six “nerve-wracking” months without coverage, their worst fears came true—Raymond was diagnosed with merkel cell carcinoma, a very aggressive and fast-moving skin cancer. They found surgeons at Memorial Sloan-Kettering Cancer Center in New York City who could treat him, but the hospital wanted the Owens to pay \$65,000 first.

As Raymond said, “Timing was everything.” During the month that he waited for surgery while looking for a way to pay, three more tumors grew. Adele called CHA and spoke to a helpline advocate who helped Raymond

enroll in the NY Bridge Plan, New York’s ACA-funded pre-existing conditions insurance program. The surgery was affordable with this new coverage, and Raymond is now cancer-free. “I think that I’m sitting here today four months later with a great chance of survival because CHA was able to find me coverage so quickly,” Raymond said. He and Adele can now focus on his health, rebuilding their business, and spending time with their kids.

Raymond’s story is all-too familiar for CHA advocates. The number of uninsured clients who need help getting coverage continues to grow. CHA served more than 3,600 uninsured clients this year. For these clients, CHA is a no-wrong-door solution. CHA advocates in the community and on the helpline walk consumers through their options, reviewing eligibility for public programs and explaining commercial options. When consumers need more assistance, CHA advocates help them sign up for coverage. Although some consumers remain ineligible for public coverage and unable to purchase commercial coverage, CHA advocates help them apply for hospital financial assistance or locate low-cost providers. And CHA’s locally-based CBOs provide a critical resource for consumers who prefer personal contact. A recent national survey found that low-income consumers and consumers with lower education levels were more likely to enroll in coverage if they could go to a government office in person; Spanish-speaking consumers said they would be more likely to apply if someone who speaks Spanish could help them complete the application.²

During the 2011 fiscal year, CHA:

- Handled 3,864 one-on-one assistance cases in which a consumer needed help enrolling in coverage or renewing the coverage they had;
- Helped 889 consumers to apply for free or discounted care, including hospital financial assistance;
- Helped 336 young adults find coverage or stay insured, helping many take advantage of the new right under the ACA to remain a dependent on a parent’s coverage until age 26;
- Gave clients one-on-one counseling about the Bridge Plan in 169 cases.

² Lake Research Partners, “Informing CHIP and Medicaid Outreach and Education: Topline Report Key Findings from a National Survey of Low-Income Parents,” Conducted for Centers for Medicare & Medicaid Services, November 2011.

When Coverage is Not Enough

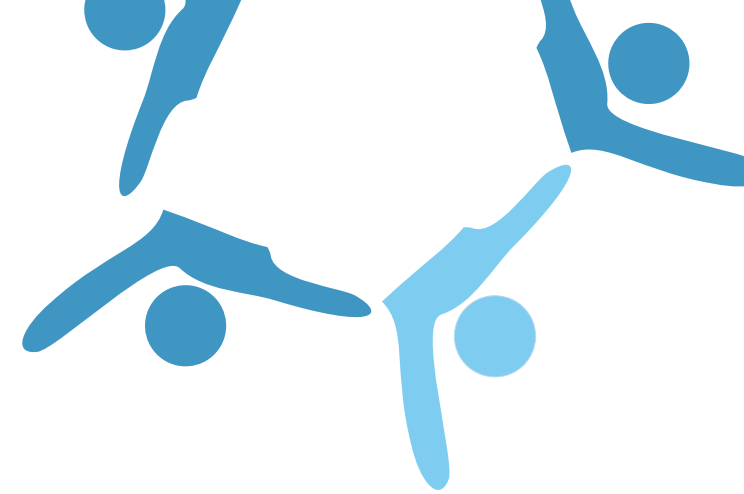
Just two weeks after running a 10K race, Joclyn Krevat came down with what felt like pneumonia. She went to the hospital, where an ultrasound revealed that she had a rare and serious heart condition that would require an emergency heart transplant. Luckily, Joclyn had insurance coverage through her husband, who is a special education teacher at a New York City public school. While recovering from her successful surgery,

Joclyn began receiving hospital bills of more than \$50,000 for procedures she thought were covered by her insurance. As an occupational therapist, Joclyn was familiar with insurance claims, but she was perplexed by these bills. She found out that her insurance was rejecting many of the claims from her providers because they were billed and coded incorrectly.

Joclyn made many calls, but each time she called the insurance company she spoke to a different person. She tried to appeal the claims, but to no avail. “I wondered if I should just declare bankruptcy,” Joclyn said. “I asked myself, ‘Do medical bills just disappear in bankruptcy?’” Fortunately, a family friend put Joclyn in touch with CHA. A CHA advocate investigated the problem and helped Joclyn file an appeal. “When CHA took on the case, I didn’t need to speak to anyone at the insurance company anymore.” Joclyn’s appeal was granted and her insurance company agreed to pay the claims. Joclyn only had to pay a much more manageable bill for her co-insurance costs.



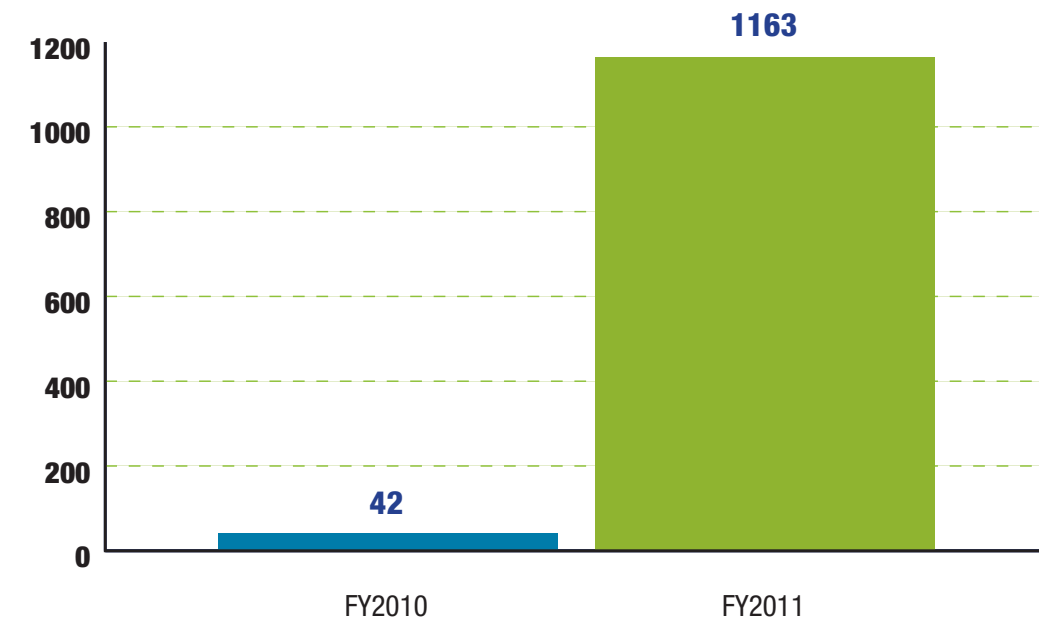
Having to recover from a heart transplant is difficult enough, but Joclyn Krevat had to recover while also being billed for more than \$50,000 in hospital bills. CHA worked to correct coding issues with her insurance and providers and was able to reduce Joclyn’s bill significantly.



Once consumers have signed up for coverage, CHA advocates can help them understand how to use that 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. CHA advocates assisted consumers with navigation problems, including choosing a plan, getting an insurance card, requesting an out-of-network provider, and other issues, in 6,971 cases. CHA helped consumers with coverage resolve billing problems, and helped uninsured consumers negotiate discounts with providers, in 1,196 cases. In addition to addressing the many complex questions that consumers have had in the past, CHA helped consumers enforce the new ACA rights and benefits even when insurers and employers didn’t understand or implement the new rules of the game.

To comply with the ACA’s requirement that state consumer assistance programs help consumers with appeals, CHA’s helpline number was added to commercial insurers’ denial notices. As a result, the number of cases that CHA helped with appeals increased this year to 1,163. CHA also developed new, do-it-yourself materials to teach consumers who don’t need as much help how to file their own appeals.

CHA Appeal Cases



Ensuring That Health Coverage Systems Work

Allan Evans is a musical archaeologist. He discovers forgotten recordings of historical performances and releases them under his record label to preserve them for music lovers, as well as teaching part-time at The New School and co-directing an Italian language school with his wife. But when he received a notice that his family's insurance premium was slated for a rate increase of 76 percent, he asked CHA for help discovering why and how to prevent it. Allan was undergoing chemotherapy for B-cell lymphoma, a very rare but treatable form of cancer. He could not afford to pay the increased premium and he could not afford to drop his coverage at a critical stage of treatment. CHA helped Allan transition into a more affordable coverage option, but also began looking into the rate increase, using information provided by the state's new "prior approval" process.

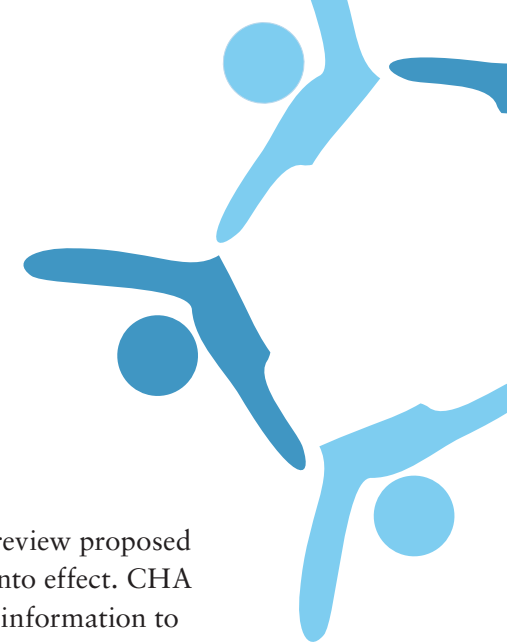


Allan Evans called CHA for help when his insurance premium was about to increase 76%. CHA helped Allan find a more affordable option, and the increase prompted CHA to dig deeper into premium rate increases.

Earlier in 2010, the State Legislature restored the government's authority to review proposed premium increases and deny or limit unjustified rate hikes before they went into effect. CHA asked the Department of Financial Services (DFS) for the insurer's rate filing information to see why the carrier was asking for such a large premium increase. But the State responded that it could not release that information. Believing that informed consumers needed to see this information to be able to offer meaningful comments in the rate review process, CHA filed a request under the State's Freedom of Information Act. On September 28, 2011, Allan's story was profiled in a front page article in *The New York Times*. After careful review, Superintendent of DFS Benjamin Lawsky agreed that consumers should be allowed to see a carrier's complete rate filing. Insurance companies resisted, but finally gave in, marking a victory for consumer rights and systemic transparency.

CHA's "sentinel function" role has never been more important. As the ACA is implemented, CHA's ability to identify problems on the ground and propose solutions to the implementing agencies reduces the impact of these problems and speeds successful implementation. In addition to working with the State to improve the prior approval process for consumers, CHA helped identify and propose solutions to problems in implementation, including the elimination of cost sharing for preventive services and limitations to the list of pre-existing conditions used by the Bridge Plan. CHA advocates also reported to the State that some insurers were providing misinformation about plan annual limits, undermining the new restrictions on lifetime and annual limits in the ACA. CHA looks forward to continuing to work closely with the State as it addresses systemic issues.

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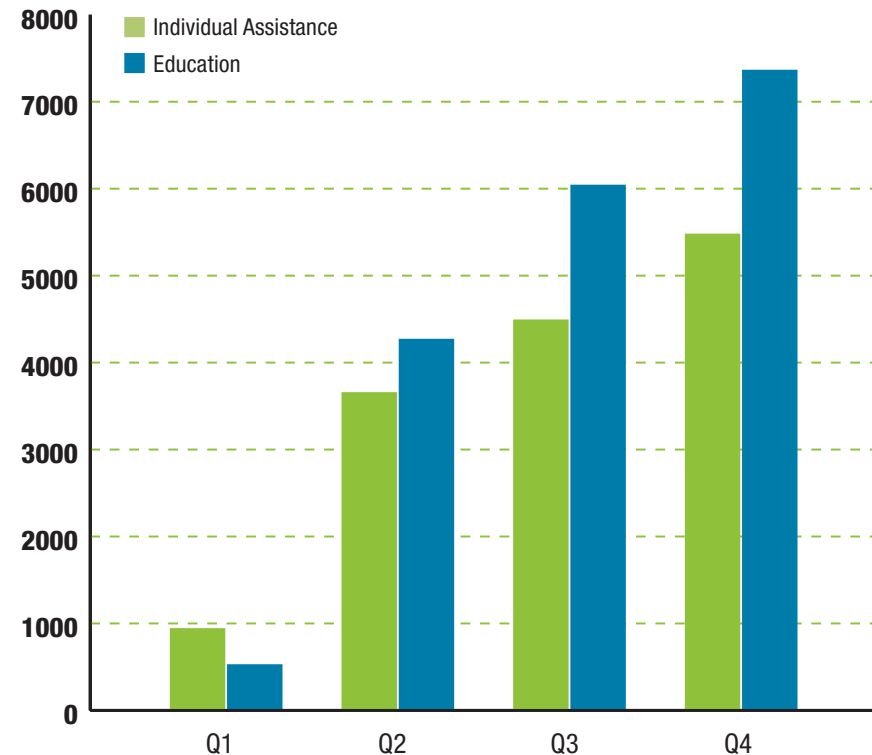
Moving Forward

CHA's first year as the state-designated consumer assistance program has been a great success for consumers. Now consumers from every corner of New York can reach out to our live-answer, toll-free helpline. And consumers in rural and upstate New York now have advocates on the ground who can meet with them in their own communities. CHA expanded the capacity of local CBOs by providing funding, training, and technical support so that they can help consumers take advantage of the ACA's new benefits.

In the coming year, CHA will continue to educate consumers about their new rights and options under the ACA. We will also work with New York State to help plan for and implement a Health Insurance Exchange in 2014.

CHA Cases by Quarter

Total Individual Assistance Cases Q1-Q4: 14,449
Total Education Q1-Q4: 18,083



Vital Statistics for 2011

Total Consumers Served: **28,589**

Consumers Individually Assisted: **10,506**

Advocates and Consumers Trained: **18,083**

Trainings Conducted: **750**

Number of Languages Spoken by CHA: **11+**

Website Visits: **21,993 visits**

Cases counseled through the Helpline: **2,911**

2011 Program Budget: **\$2,201,702**

Cost per Person Served During 2011: **\$53**

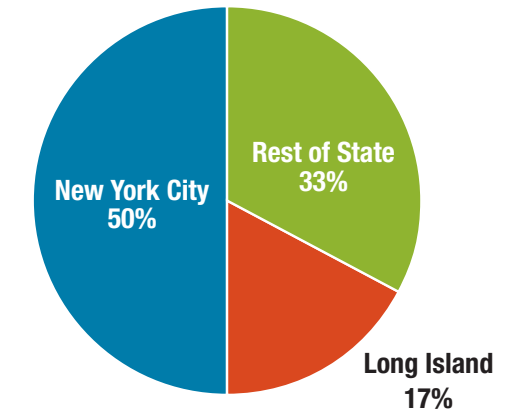
Since 1999, CHA has served **177,014** New Yorkers:

93,269 Advocates and Consumers Trained

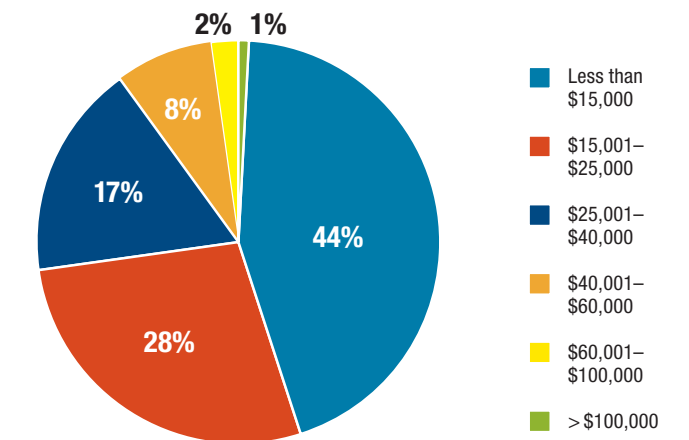
83,745 Consumers Individually Counseled

Demographics

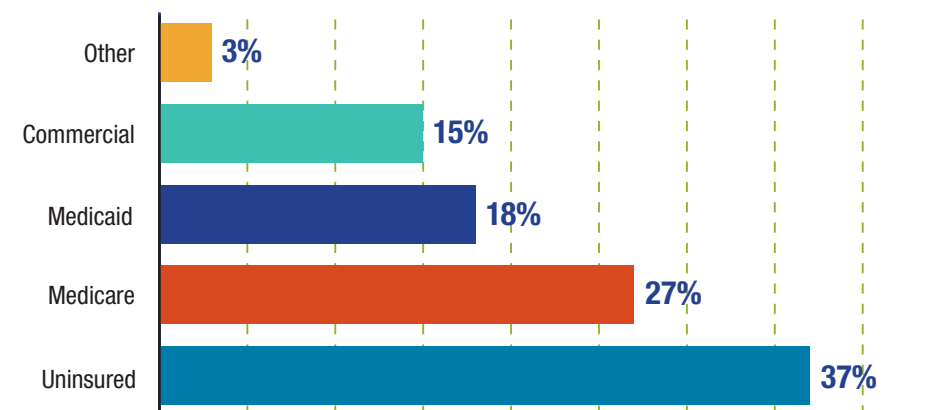
Geographic Summary of Cases



Cases by Household Income



Individual Assistance Cases by Primary Insurance

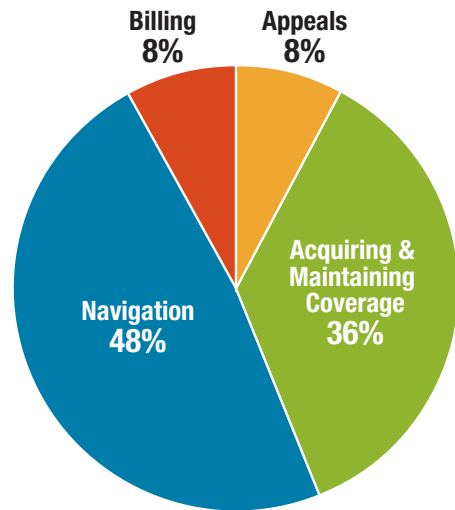


Community Health Advocates (CHA)

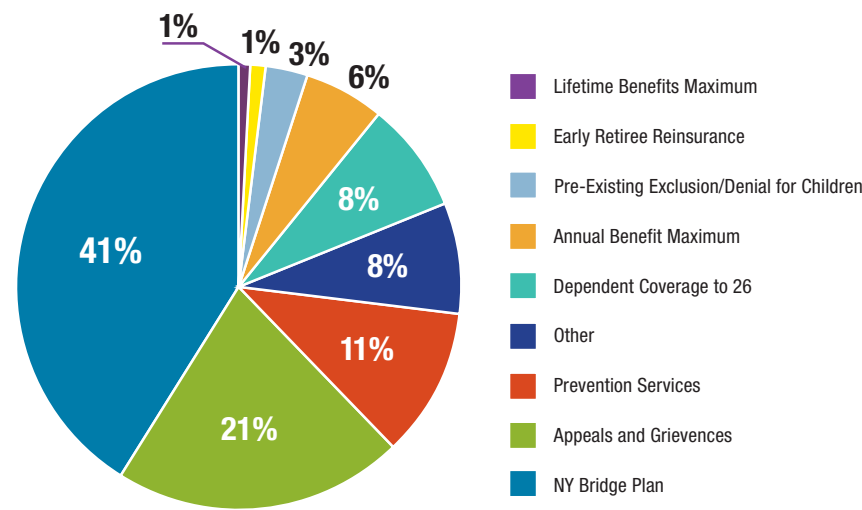
Network of Community-Based Organizations (CBOs)

CHA Services

CHA Individual Assistance Cases by Issue

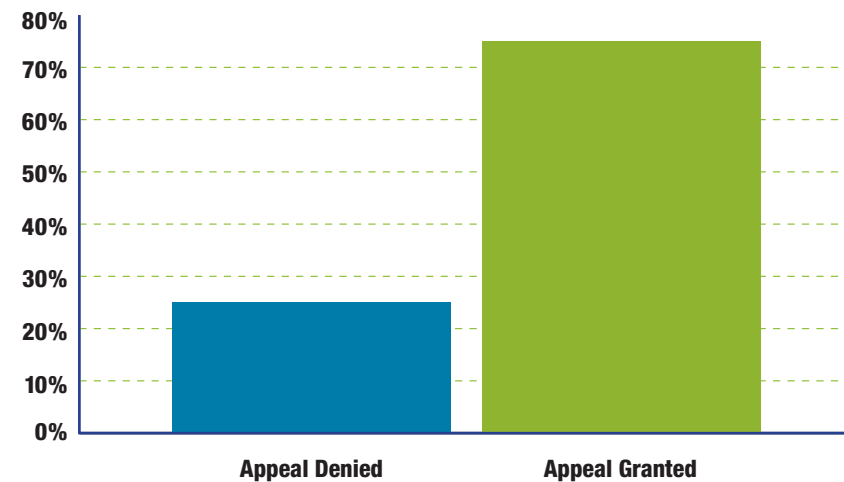


CHA Individual Assistance Cases by ACA Topic

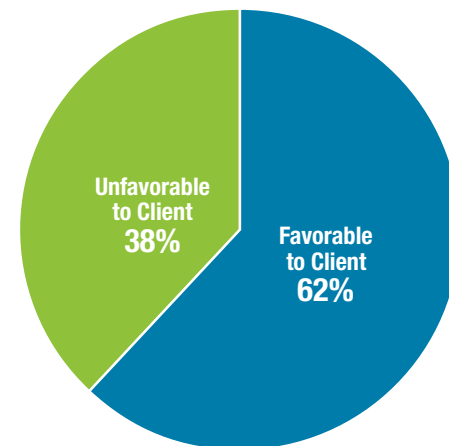


Accomplishments: Cases by Outcome

Service, Coverage, and Recertification Denial Cases



Billing Cases



New York State

Community Service Society of NY
105 East 22nd Street
New York, NY 10010
(888) 614-5400 www.cssny.org
Counties Served: All New York State

†**Center for Independence of the Disabled, New York and New York Association on Independent Living**
841 Broadway, Room 301
New York, NY 10003
NYC (646) 442-4145
Outside NYC (877) 228-1198
TTY (212) 674-5619 www.cidny.org
Counties Served: All New York State (except NYC)

Empire Justice Center
One West Main Street, 2nd Fl
Rochester, NY 14614
(585) 295-5730
(800) 724-0490
www.empirejustice.org
Counties Served: All New York State (except NYC)

Legal Aid Society
199 Water Street
New York, NY 10038
NYC (212) 577-3575
Outside NYC (888) 500-2455
www.legal-aid.org
Counties Served: All New York State

Medicare Rights Center
520 8th Avenue, North Wing, 3rd Floor
New York, NY 10018
(800) 333-4114
www.medicarights.org
Counties Served: All New York State

New York City

Bronx Health Link
851 Grand Concourse, Room 914
Bronx, NY 10451
(718) 590-2646
www.bronxhealthlink.org
Counties Served: Bronx

†**Children's Aid Society**
150 East 45th Street
New York, NY 10017
(212) 503-6820
www.childrensaidsociety.org
Counties Served: Bronx, Kings, New York, Queens, Richmond

†**Emerald Isle Immigration Center**
59-26 Woodside Avenue
Woodside, NY 11377
(718) 478-5502 ext. 209
www.eiic.org
Counties Served: Bronx, Queens

Gay Men's Health Crisis
446 West 33rd Street
New York, NY 10001
(212) 367-1143 www.gmhc.org
Counties Served: Bronx, Kings, New York, Queens, Richmond

Harlem Congregations for Community Improvement
2854 Frederick Douglass Boulevard
New York, NY 10039
(917) 645-9852 www.hcci.org
Areas Served: Harlem (Manhattan) and Bronx

†**Jewish Community Center of Staten Island**
1859 Victory Boulevard
Staten Island, NY 10314
(718) 981-1400 www.sijcc.org
Counties Served: Richmond

Korean Community Services
149 West 24th Street, 6th Floor
New York, NY 10011
(212) 463-9685 www.kcsny.org
Counties Served: Bronx, Kings, New York, Queens, Richmond

†**Make the Road New York**
92-10 Roosevelt Avenue
Jackson Heights, NY 11372
Queens (718) 565-8500
Brooklyn (718) 418-7690
Staten Island (718) 727-1222
Long Island (631) 231-2220
www.maketheroadny.org
Counties Served: Kings, Queens, Richmond, Nassau, Suffolk

Northern Manhattan Improvement Corporation
76 Wadsworth Avenue
New York, NY 10033
(212) 822-8344 www.nmic.org
Areas Served: Harlem and Washington Heights (Manhattan)

†**Public Health Solutions**
40 Worth Street, 5th floor
New York, NY 10013
(646) 619-6538
www.healthsolutions.org
Counties Served: Bronx, Kings, New York, Queens, Richmond

South Asian Council for Social Services
140-15 Holly Avenue
Flushing, NY 11355
(718) 321-7929 www.sacssny.org
Counties Served: Queens, Manhattan

United Jewish Organizations of Williamsburg
32 Penn Street
Brooklyn, NY 11211
(718) 643-9700 ext. 207
www.unitedjewish.org
Counties Served: Bronx, Kings, New York, Queens, Richmond

Capital District

Healthy Capital District Initiative
315 Sheridan Avenue
Albany, NY 12206
(518) 462-7040 www.hcdiny.org
Counties Served: Albany, Rensselaer, Schenectady

Central New York

†**AIDS Community Resources, Inc.**
627 West Genesee Street
Syracuse, NY 13204
(315) 475-2430
www.aidscommunityresources.com
Counties Served: Cayuga, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, St. Lawrence

Mohawk Valley Perinatal Network
1000 Cornelia Street, 2nd floor
Utica, NY 13502
(315) 732-4657 or (877) 267-6193
www.newfamily.org
Counties Served: Oneida, Herkimer, Madison

†**Public Policy & Education Fund**
2013 East Genesee Street
Syracuse, NY 13211
(315) 435-2480 www.ppefny.org
Counties Served: Niagara, Erie, Chautauqua, Cattaraugus, Allegany, Wyoming, Genesee, Orleans, Cayuga, Madison, Oneida, Onondaga, Oswego

Syracuse Northeast Community Center
716 Hawley Avenue
Syracuse, NY 13203
(315) 472-6343 www.snccsyr.org
Counties Served: Onondaga

Long Island

Health and Welfare Council of Long Island
1 Helen Keller Way, 4th Floor
Hempstead, NY 11550
(516) 505-4438 www.hwcli.com
Counties Served: Nassau, Suffolk

†**Make the Road New York**
1090 Suffolk Avenue
Brentwood, NY 11717
Queens (718) 565-8500
Brooklyn (718) 418-7690
Staten Island (718) 727-1222
Long Island (631) 231-2220
www.maketheroadny.org
Counties Served: Kings, Queens, Richmond, Nassau, Suffolk

Nassau-Suffolk Hospital Council
1383 Veterans Memorial Hwy, Suite 26
Hauppauge, NY 11788
(631) 435-3000 www.nshc.org
Counties Served: Nassau, Suffolk

Mid-Hudson

†**Maternal-Infant Services Network of Orange, Sullivan and Ulster Counties**
200 Route 32
Central Valley, NY 10917
(845) 928-7448 ext. 307
www.misn-ny.org
Counties Served: Orange, Sullivan, Ulster, Putnam, Dutchess, Rockland, Greene

Westchester County Dept. of Health
145 Huguenot Street, 8th Floor
New Rochelle, NY 10801
(914) 813-5048
www.westchestergov.com
Counties Served: Westchester

North Country

Adirondack Health Institute
9 Carey Road
Queensbury, NY 12804
(518) 761-0300 ext. 31252
Counties Served: Clinton, Essex, Franklin, Hamilton, Warren, Washington

†**North Country Prenatal/Perinatal Council**
200 Washington Street, Suite 300
Watertown, NY 13601
(800) 279-8679 www.ncppc.org
Counties Served: Jefferson, Lewis, St. Lawrence

South Central New York

†**Mothers & Babies Perinatal Network**
457 State Street
Binghamton, NY 13901
(800) 231-0744
www.mothersandbabies.org
Counties Served: Broome, Chemung, Chenango, Cortland, Delaware, Otsego, Tioga, Tompkins

Western New York

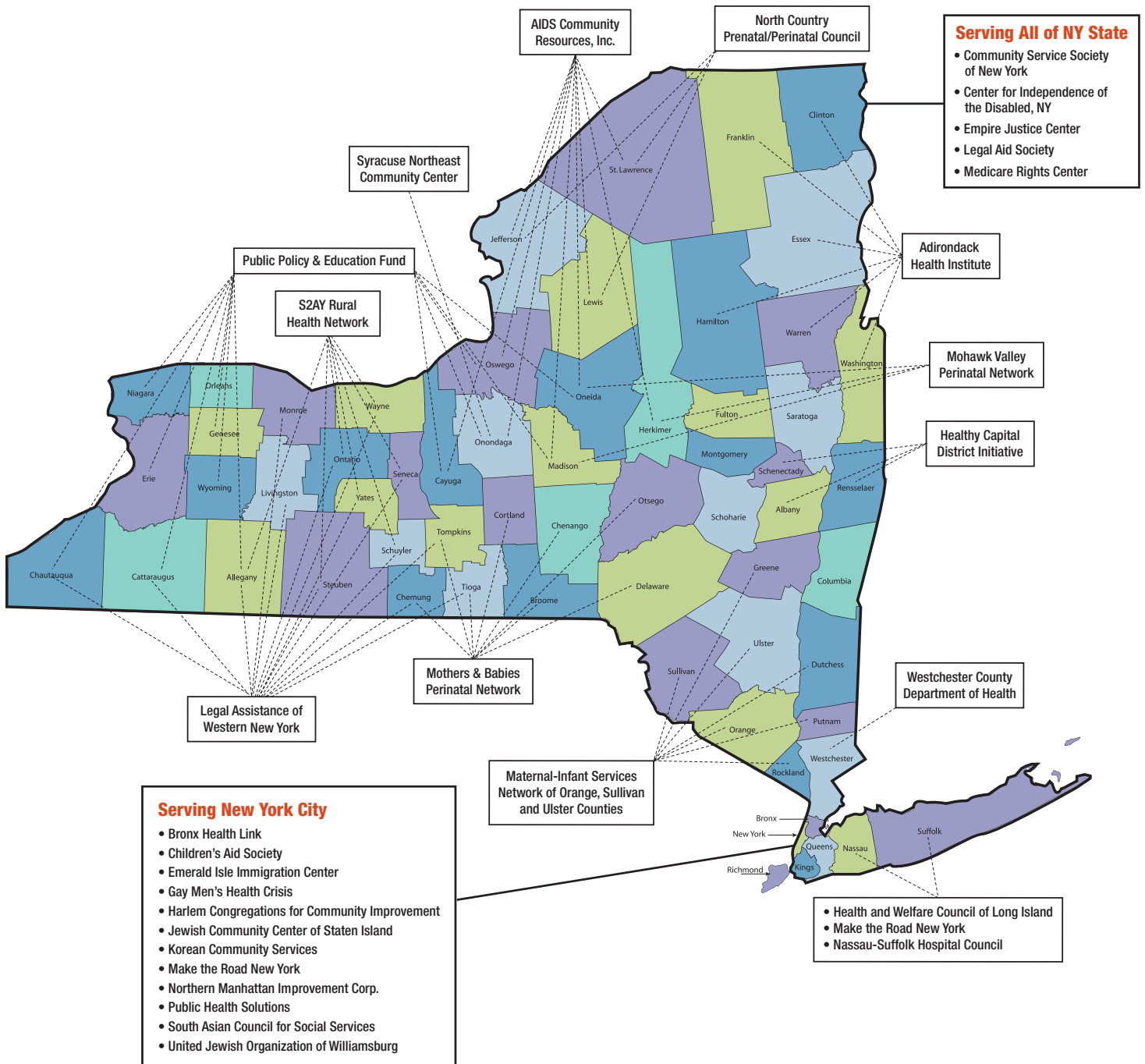
Legal Assistance of Western New York
1 West Main Street, Suite 400
Rochester, NY 14614
(585) 325-2520 www.lawny.org
Counties Served: Allegany, Cattaraugus, Chautauqua, Chemung, Livingston, Monroe, Ontario, Schuyler, Seneca, Steuben, Tioga, Tompkins, Wayne, Yates

†**Public Policy & Education Fund**
739 Main Street
Buffalo, NY 14203
(716) 852-4050 www.ppefny.org
Counties Served: Niagara, Erie, Chautauqua, Cattaraugus, Allegany, Wyoming, Genesee, Orleans, Cayuga, Madison, Oneida, Onondaga, Oswego

S2AY Rural Health Network
PO Box 97
Corning, NY 14830
(607) 962-8459
www.s2aynetwork.org
Counties Served: Allegany, Ontario, Wayne, Schuyler, Seneca, Steuben, Yates

† Multiple locations—These CBOs have more than one location to serve CHA clients.

Community Health Advocates 2011–2012 Statewide Network



Community Service Society
Fighting Poverty
Strengthening
New York

Community Health Advocates (CHA)
Community Service Society of New York (CSS)
105 East 22nd Street, New York, NY 10010

CHA Helpline:
888-614-5400

CHA Email:
cha@cssny.org

CHA Website: www.communityhealthadvocates.org