Community Health Advocates
The Consumer Voice for Health Care Access

2015 Annual Report
A trusted ally in a complex landscape

Community Health Advocates (CHA) helps New Yorkers navigate the complex health care system by providing individual assistance and public outreach and education to communities throughout New York State. CHA has always been an “all-payor” program, providing one-stop service to consumers with public or private coverage, or no coverage at all. We help consumers and small employers learn about the Affordable Care Act, understand health insurance coverage, and access the health care they need.

We offer:

One-on-One Assistance:
We have a network of community-based organizations, small business serving groups, and a live-answer Helpline where New Yorkers can get one-on-one, free unbiased information and assistance.

Consumer Education:
We conduct community presentations about different health insurance topics relevant to health care consumers, advocates, small employers, and providers about health insurance programs and New Yorkers’ rights as health care consumers.

Community Empowerment:
We develop capacity at community-based organizations and small business serving groups to address local health access needs through ongoing trainings, direct assistance to consumers and small business employers, technical assistance, and program oversight.

Policy Feedback Loop:
We provide critical, real-time feedback about health insurance and access to health care issues and trends. We serve as the eyes and ears of communities for state policy makers.

Community Health Advocates is generously funded by the New York State Legislature and the New York State Department of Health.
Community Health Advocates (CHA) was designated as New York State’s consumer assistance program (CAP) in 2010. Since then, CHA has handled over 239,000 cases for consumers and small businesses, helping them obtain health care services, understand their health insurance, and make health care work for them.

<table>
<thead>
<tr>
<th></th>
<th>in 2015</th>
<th>since 2010</th>
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<tr>
<td>We handled</td>
<td>30,281</td>
<td>223,590</td>
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<td>We answered</td>
<td>7,966</td>
<td>31,406</td>
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<td>We helped New Yorkers save at least</td>
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<td>$15,000,000</td>
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<td>We reduced medical bills in</td>
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<td>78%</td>
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<td>We provided health insurance information and assistance to</td>
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cases for consumers across the state

calls through our live-answer helpline

In health care and health insurance costs

of cases (with known outcomes)

small businesses and their employees
The CHA program has been lauded nationally as a leading model of a consumer assistance program by the Kaiser Family Foundation, the National Governors Association, Families USA, and the U.S. Department of Health & Human Services.
Making health insurance work for New Yorkers

We help New Yorkers:

- **Understand** how to use their health insurance
- **Resolve** medical billing and debt issues
- **Dispute** coverage denials and eligibility determinations
- **Get the most** from their coverage (get prior authorizations, medications and medical supplies, access specialists, and get out-of-network services when needed)
- **Access** affordable health care and hospital services and prescription financial assistance programs
- **Understand** how small business owners can offer health insurance and get health insurance tax credits
- **Understand** the health insurance tax credits reconciliation process

Since 2010, CHA has completed **223,590** cases for consumers across the state.
Thanks to CHA, Elizabeth received the financial assistance she needed.

I didn’t have health insurance, which wasn’t a problem until, suddenly, it was. The medical bills I accrued during that hospital stay were mind-boggling. Fortunately for me, CHA was available to help manage the paperwork at every step of the process. After a full year’s worth of struggle and advocacy, we have whittled the grand total down to under $500. I cannot adequately express my appreciation for CHA, who supported me in my time of need.

Elizabeth C.
Tompkins County

After completing graduate school, Elizabeth C., 28, found herself in the hospital with a serious medical issue. She was without insurance at the time, working at a restaurant while searching for a teaching job. She spent 11 days in the hospital, and received bills totaling more than $10,000. Elizabeth worked with a CHA Advocate at the Human Services Coalition of Tompkins County to organize her bills and apply for financial assistance. After a year of help from her CHA Advocate, the bills were reduced to less than $500.
Every consumer’s case is unique

Every New Yorker has a right to understand and access health care. Our clients come from all walks of life, and each client has different needs. No matter what background they come from, I ensure that each of my clients understands their rights under the law and knows how to get the proper care they need.

Nakia O.
CHA Advocate
Community Service Society of New York

Since 2010
CHA has provided services in 11 different languages.

Served consumers in all 62 counties in New York State.
Community Health Advocates is a statewide network of organizations helping individuals, families, and small businesses use their health insurance and access the health care they need. We offer services in multiple languages through trusted local partners.

The CHA network currently consists of 30 partner organizations, including three specialists (Empire Justice Center, Legal Aid Society, and Medicare Rights Center) that provide training and technical assistance. Our partners include ethnic, immigration advocacy, and social service organizations as well as chambers of commerce and small business development groups. This gives CHA the cultural and linguistic competency needed to address the health care issues in New York’s diverse communities.

We are in rural and urban communities.

We serve consumers in their language.

Our services are free and independent.
Jill and CHA fought for a surgery she desperately needed—and won.

Jill H. is a stay-at-home mother of two young children. Jill has experienced jaw and dental problems for most of her life. She occasionally seeks treatment when the pain becomes unbearable. During a surgery, Jill was injured and was left with migraines and jaw pain that she thought she would have to live with for the rest of her life.

Her condition has deteriorated in the last three years, making it difficult for her to eat solid food. As a result, Jill struggles with dangerously low weight and malnourishment. All of Jill’s specialists (an ear, nose and throat specialist, a dentist, a maxillofacial surgeon, an orthopedic surgeon, and an orthodontist) agreed that Jill needed surgery to correct her jaw alignment. Each sent a pre-authorization letter to her insurance provider for the surgery. The insurer denied the surgery, deeming it “not medically necessary.” Jill appealed this decision, but the appeal was denied. Jill saw CHA’s phone number at the bottom of her denial letter, and decided to call for help.

Her CHA Advocate immediately gathered all of the necessary information about her condition and helped her apply for an external appeal through the State. With CHA’s help, the denial was overturned, and Jill was approved for the surgery she needed. Though she won the appeal, Jill continues to work with her CHA Advocate to make sure her doctors and insurance company cooperate with each other as she prepares for the surgery.

“It’s your health you’re fighting for. You have rights, and CHA is there to help. People become afraid but if you give up, you’re giving up on your own health. I’m not afraid anymore. I know my rights now, and I’m proof you can prevail.”

Jill H.
Niagara County

www.communityhealthadvocates.org
Andrea B. needed emergency surgery, and her doctor sent her to a hospital in Syracuse. She did not realize that the hospital did not accept her insurance plan and thus, she incurred $20,000 in medical bills. The hospital would not help Andrea apply for financial assistance. Andrea had previously attended a CHA outreach event at her local library, and decided to call a CHA Advocate at ACR Health for help. Her CHA Advocate helped her apply for financial assistance with the hospital, but the hospital denied the request because Andrea had insurance. Her CHA Advocate knew this was wrong.

The CHA Advocate contacted Empire Justice Center (EJC), one of CHA’s Specialist agencies, for help with Andrea’s case. Under New York State law, Andrea was not responsible for this out-of-network emergency surgery bill. The CHA Advocate worked diligently over the course of several weeks with various sources, including an administrator at the hospital, Andrea’s insurance company, the surgeon, and the anesthesiologist to resolve the case. They even alerted the New York State Attorney General, sending documentation of the case to the Attorney General’s office.

Ultimately, the hospital worked with the insurance company to negotiate their payment. Thanks to CHA’s advocacy and expertise, all of Andrea’s hospital bills were cleared. Additionally, the hospital’s inaccurate information about financial assistance has been corrected, which will benefit future patients.
CHA enabled Margarita to understand her health plan and medical bills—and saved her over $800.

Margarita C., originally from Mexico, turned to a CHA Advocate at Make The Road New York for help understanding a lab bill for $800 that she had received for tests relating to her pregnancy. Margarita’s primary language is Mixtec, so the CHA Advocate worked patiently and diligently to communicate with her and understand her case. The CHA Advocate helped Margarita contact her provider’s billing office to ensure that they billed her health plan, rather than Margarita herself.

Also, Margarita had received a letter from her health insurance plan that she could not understand. The CHA Advocate translated the letter, a notification that her newborn had been added to her health plan. Her health plan also sent information about a program that gives women $25 as encouragement to attend postpartum well visits. In order to apply, Margarita would need to have her doctor fill out the application form. The CHA Advocate helped Margarita understand the program and how to apply, and she brought the form with her to her next doctor’s visit.
“It was such a relief to know that there is an organization in our area that provides this type of service for people who do not understand how to navigate and drill down through the insurance process. Thank you!”

— Nellie M.
Jefferson County

“CHA saved me a significant amount of money on my prescriptions. I had no idea such programs existed until I called.”

— Kate B.
Madison County

“This program has helped me in many different ways, for example, filling my prescriptions and helping me with my many different bills from the hospital. The service is very helpful and the associates are so friendly and helpful. I would recommend anybody to this program.”

— Donnet S.
Ulster County
“Thanks again for everything. It’s been a pleasure working with someone who cares.”
— Tom and Mona S.
Rensselaer County

“Thank you CHA for all the work you’ve done on our behalf. When an out-of-state hospital entered the wrong emergency codes, a CHA representative fought the insurance company to get our charges paid.
— Leon K.
Dutchess County

“I never would have been able to figure this out without you. I have a giant stack of papers and I was not sure which was important. This is all so confusing but you made it easier.”
— Gladys Z.
Nassau County

“This program takes you through the woods and gets you in the land of the sunshine where you are more educated and more knowledgeable in such situations. The whole program, thank you so much. We are our brother’s keepers.”
— Hennessy L.
Queens County

www.communityhealthadvocates.org
The CHA Helpline is ready to respond to consumers’ questions about using health insurance, disputing decisions and medical bills, and helping the uninsured access affordable care. It is a live-answer, toll-free helpline staffed by trained volunteers that is open Monday through Friday, 9 a.m. to 4 p.m.

“\[quote\]
I feel a great sense of satisfaction when I help a CHA client learn how to use their health insurance.
\[quote\]

Stuart S.
CHA Helpline Volunteer
Community Service Society of New York

Since 2010, CHA has responded to 31,406 calls on the CHA helpline.
A day in the life of the helpline

- A woman goes to her annual checkup and believes the visit will be covered as preventative care. She is surprised when she receives an invoice from the doctor’s office for several hundred dollars. Does she owe this money? Was the claim denied? Why is she being charged for a preventative visit? Does she have to appeal?

- A senior citizen is having trouble paying his Part B Medicare premium and wants to know if there are other insurance options for him or programs that will help pay his Part B premium or other costs like prescription drug copayments. Are there other plans for him? How can he get help with paying his premium? Will he lose his Medicare because he cannot pay the premium?

- A caller had emergency surgery and is now being billed by the anesthesiologist because the insurance company denied payment. What rights does she have in this situation? Does she have to appeal?

Helping clients advocate for themselves.

Annette B., a New York City employee, called the CHA helpline regarding a bill she received for foot surgery. Before electing to have the surgery, she confirmed with her podiatrist’s office that it would be covered by her insurance. After the surgery, she received a $38,000 bill because the facility where the surgery was performed was out-of-network. She was shocked by this massive bill, and wanted to know if she could negotiate with her doctor or insurance company. A helpline volunteer advised her how to contest the charges for this out-of-network surprise bill, and helped her call her doctor and insurance company. Thanks to the help from the CHA volunteer, Andrea’s bill was ultimately forgiven.

“I wouldn’t have been able to do it on my own. CHA was a tremendous help!”

Annette B.
New York County
We build capacity in local communities

CHA trains community-based organizations to respond to the health access needs of consumers in their communities.

“The funding and resources provided by CHA have given our agency the tools and knowledge we need to better help our clients. CHA has expanded our advocacy network to allow us to reach more people in the Long Island area.”

– Stacy Villagran, Nassau-Suffolk Hospital Council

“Because of CHA, we have been able to assist many members of New York’s immigrant population by informing and educating them about healthcare access, as well as helping them resolve post-enrollment issues. We conduct a considerable number of targeted outreach initiatives with local organizations in order to make sure that we connect with and educate the largest possible range of potential clients.”

– Juan Carlos Grajeda, Emerald Isle Immigration Center

“CHA provides an opportunity for us to create a bridge for consumers from access to care.”

– Leoni Parker, Westchester County Department of Health

“Because of the Community Health Advocates funding, we have been able to help more people access and use health insurance. The Adirondack region has some very rural communities that do not have many resources. CHA has given SAIL the opportunity to better reach these previously underserved areas.”

– Hannah Carroll, Southern Adirondack Independent Living Center
“Asian Americans for Equality (AAFE) does targeted outreach to reach our clients in their communities. We host events and trainings in our clients’ native languages to teach community members about health insurance and how to navigate the health care system.”

— Flora Ferng, Asian Americans for Equality

“CIDNY’s community includes all people with disabilities in New York. Many have complex and sometimes expensive health issues—and they can encounter barriers to getting what they need. Navigating health plan procedures can be confusing and overwhelming. CIDNY’s Community Health Advocates help cut the red tape—easing access to coverage and health services for people who depend on these to keep them independent. Together, we help people with disabilities have the lives they want to lead.”

— Greg Otten, Center for the Independence of the Disabled in NY

Since 2010 CHA has held 4,630 trainings and community presentations.
Making health insurance work for small businesses

Community Health Advocates received additional funding in July 2015 to add six small business serving organizations around New York State to help small businesses and their employees understand and use health insurance.

CHA provides assistance to small businesses through group presentations and one-on-one consultations on issues such as:

- What’s in the Affordable Care Act (ACA) for small businesses
- Accessing the Small Business Tax Credit
- Understanding health insurance products and tax-advantaged medical accounts, like Health Savings Accounts
- Employers’ rights and responsibilities under the Affordable Care Act
Thanks to CHA, David could understand how to offer health insurance to his employees, while keeping his business in good financial health.

David A. owns a small business that prints artwork directly onto a variety of surfaces, including wood, canvas, plastic, vinyl, and tile. He heard about CHA at the Emerald Isle Immigration Center through the agency’s newsletter, and decided to reach out for help with understanding health insurance for his two employees.

David’s CHA Advocate explained the health insurance options for small businesses and how his business could get tax credits for offering coverage through the Marketplace. Because of the help that he received, he is looking forward to finally providing his employees with coverage.

“CHA showed me how affordable and comprehensive the health insurance benefits through the Marketplace are.”

David A.
Owner, Artisanal Prints,
New York County
Prescription drug assistance

Nearly one-third of all CHA cases are related to prescription drug access. Three of the most common prescription drug issues CHA addresses are:

- **Understanding drug formularies:** Sometimes formularies are difficult to navigate. For example, a client may call CHA when their pharmacy refuses to fill a prescription because the client’s doctor prescribed a brand name drug but their plan’s formulary covers generics.

- **Financial assistance to afford medication:** Sometimes clients are held responsible for paying the full price of prescriptions until their plan deductible is met. CHA helps these clients apply for financial assistance/drug savings programs.

- **Prescription drugs serve as first notification to client of general coverage issues:** Picking up prescription drugs can be a client’s most frequent interaction with the health care system. A Medicaid recipient might discover that their coverage has been inactivated when they attempt to fill a prescription. In cases like this, CHA helps the client reinstate their coverage.
At age 66, Jerome S. was new to Medicare and did not realize that he would not have prescription drug coverage through Medicare Parts A and B alone. Jerome has 13 prescriptions, and his only options were to either pay out-of-pocket or to stand in line at Bellevue Hospital to drop off his prescriptions and wait 72 hours to pick up his medicine. After hearing there might be better options available, Jerome decided to call Community Health Advocates.

A CHA Advocate at the Community Service Society of New York worked with Jerome to identify his best coverage option. He found that Jerome was eligible for EPIC and the Medicare Savings Program (MSP), programs that help reduce Medicare premiums and out-of-pocket costs. The CHA Advocate helped Jerome successfully apply to both programs, as well as enrolling in a Medicare Part D plan. As a result, Jerome got prescription drug coverage through Part D, financial assistance through EPIC, and reduced his Medicare Part B premium by $105/month through the MSP.

Thanks to CHA, Jerome no longer has $105 deducted from his Social Security check every month, and was even reimbursed for the payments he had made for the first five months of the year. Additionally, Jerome can now easily fill his prescriptions at a pharmacy around the corner from his home, saving him time and money.
Looking to the future

Thanks to New York State’s commitment to CHA, our state now has the infrastructure, programmatic experience, and knowledge to assist the more than 2 million New Yorkers insured through the NY State of Health Marketplace and the millions of others with employer-based or public coverage. CHA stands ready to help individuals, families, and small businesses to effectively use their health coverage and understand their health insurance and help those without coverage at all. CHA is committed to making sure that in New York State having health coverage translates into access to timely, affordable and appropriate care.

CHA Network 2015

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<th>AGENCY</th>
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<th>PHONE NUMBER</th>
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<td>Asian Americans for Equality</td>
<td>Bronx, Kings, Manhattan, Queens, Staten Island</td>
<td>212-979-8988</td>
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<td>ACR Health</td>
<td>Cayuga, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, St Lawrence</td>
<td>1-800-475-2430, 315-475-2430</td>
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<td>Brooklyn Alliance</td>
<td>Kings</td>
<td>718-875-9300</td>
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<td>Bronxworks</td>
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<td>718-588-3836</td>
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<td>Community Service Society</td>
<td>New York State</td>
<td>1-888-614-5400</td>
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<td>Cortland Chamber of Commerce</td>
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<td>607-756-2814</td>
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<td>Chenango Health Network</td>
<td>Broome, Chenango, Cortland, Delaware, Madison, Otsego</td>
<td>607-337-4128</td>
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<td>Center for the Independence of the Disabled New York</td>
<td>Bronx, Kings, Manhattan, Queens, Staten Island</td>
<td>646-442-4145</td>
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<td>Emerald Isle Immigration Center</td>
<td>Bronx, Kings, Nassau, Manhattan, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Westchester</td>
<td>718-478-5502, ext. 103</td>
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<td>Empire Justice Center</td>
<td>Upstate New York, Long Island</td>
<td>1-800-724-0490</td>
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<td>Greater Watertown North Country Chamber of Commerce</td>
<td>Jefferson, Lewis, Oswego, St. Lawrence</td>
<td>315-788-4400</td>
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<td>Healthy Capital District Initiative</td>
<td>Albany, Columbia, Greene, Reensselaer, Saratoga, Schenectady, Schoharie</td>
<td>518-462-7040, ext.11</td>
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<tr>
<td>Human Services Coalition of Tompkins County</td>
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<td>1-877-211-8667</td>
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### CHA Network 2015 continued

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<td>Health and Welfare Council of Long Island</td>
<td>Nassau, Suffolk</td>
<td>516-505-4426</td>
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<td>Independent Living Center of the Hudson Valley</td>
<td>Albany, Columbia, Greene, Rensselaer, Schenectady</td>
<td>518-274-0701</td>
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<td>The Legal Aid Society</td>
<td>Bronx, Kings, Manhattan, Richmond, Queens</td>
<td>888-663-6880</td>
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<td>Legal Assistance of Western New York</td>
<td>Allegany, Cattaraugus, Chautauqua, Livingston, Monroe, Ontario, Schuyler, Seneca, Steuben, Tioga, Tompkins, Wayne, Yates</td>
<td>585-325-2520</td>
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<tr>
<td>Medicare Rights Center</td>
<td>New York State</td>
<td>1-800-333-4114</td>
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<td>Mothers &amp; Babies Perinatal Network of SCNY</td>
<td>Broome, Chemung, Chenango, Cortland, Delaware, Otsego, Tioga</td>
<td>607-722-0517</td>
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<tr>
<td>Morris Heights Health Center</td>
<td>Bronx</td>
<td>718-483-1260</td>
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<td>Maternal Infant Services of Orange, Sullivan, and Ulster Counties</td>
<td>Dutchess, Orange, Putnam, Sullivan, Ulster</td>
<td>1-800-453-4666</td>
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<td>Make the Road New York</td>
<td>Kings, Queens, Staten Island, Suffolk</td>
<td>718-565-8500, etx.4460</td>
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<td>718-727-1222, etx. 3442</td>
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<td>Nassau-Suffolk Hospital Council</td>
<td>Nassau, Suffolk</td>
<td>631-435-3000</td>
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<td>North Country Prenatal/Perinatal Council</td>
<td>Jefferson, Lewis, St. Lawrence</td>
<td>1-800-279-8679, 315-788-8533, ext. 223</td>
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<td>Neighborhood Legal Services</td>
<td>Erie, Genesse, Niagara, Orleans, Wyoming</td>
<td>716-847-0650, 716-284-8831</td>
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<td>S2AY Rural Health Network</td>
<td>Allegany, Chemung, Livingston, Ontario, Schuyler, Seneca, Steuben, Wayne, Yates</td>
<td>607-962-8459</td>
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<td>South Asian Council for Social Services</td>
<td>Bronx, Kings, Nassau, Manhattan, Queens, Richmond, Suffolk</td>
<td>718-321-7929</td>
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<td>Structured Employment Economic Development Corporation (SEEDCO)</td>
<td>Bronx, Kings, Manhattan, Queens</td>
<td>1-866-365-0916</td>
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<td>United Jewish Organizations of Williamsburg</td>
<td>Bronx, Kings, Manhattan, Queens</td>
<td>1-800-346-2211</td>
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<td>Westchester County Department of Health</td>
<td>Westchester</td>
<td>914-813-5192</td>
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Our live, toll-free helpline is available Monday through Friday, 9 a.m. through 4 p.m.

To learn more or to access FREE services from Community Health Advocates:

Call: 1-888-614-5400
Email: cha@cssny.org
Visit: www.communityhealthadvocates.org