Community









Advocates

2019 Annual Report

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

The CHA network consists of 29 partner organizations, including three specialists (Empire Justice Center, The Legal Aid Society, and Medicare Rights Center) that provide training and technical assistance. Our partners include immigrant advocacy organizations, social service organizations, chambers of commerce, and small business development groups. CHA's toll-free live-answer Helpline is available Monday through Friday, 9 a.m. to 4 p.m., to help consumers use their health insurance, dispute insurance denials, address billing issues, and otherwise access health care.

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

CHA offers free assistance to all New York health care consumers, whether they have health insurance or not.

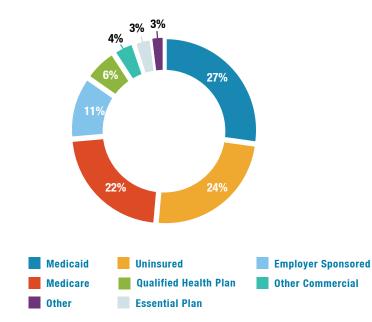


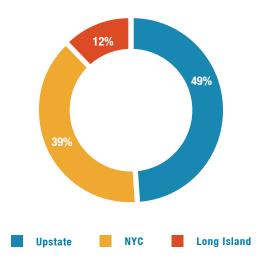
Community Health Advocates is generously funded by the New York State Legislature and the New York State Department of Health. In FY19, the program received an appropriation of \$3.9 million that allowed 30 CBOs and the Helpline to handle over 29,000 cases and saved consumers almost \$9 million in health care and insurance costs across the state.

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

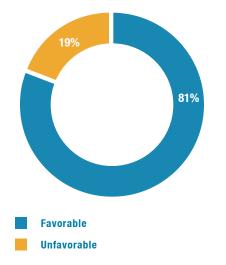


CHA Helps Consumers in All Regions With All Types of Coverage:

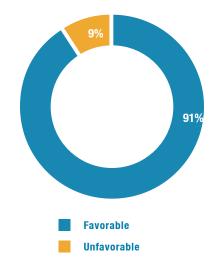




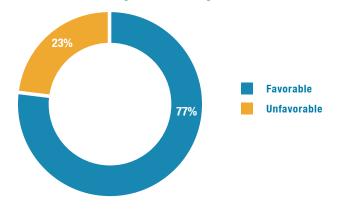
CHA Helps Consumers Reduce or Eliminate Their Medical Debt in 81% of Cases



CHA Helps Consumers Receive Medical Services in 91% of Cases



CHA Helps Consumers Win in 77% of Cases When Insurance Companies Deny Care



In 2010, CHA was designated New York State's consumer assistance program. Since then, CHA has handled 363,000 cases for consumers and small businesses, helping them obtain health care services, understand their health insurance, and make health insurance work for them.

	Since 2010	FY 2019
Number of cases handled across the state	363,000	29,375
Number of calls received through CHA's central live-answer toll-free helpline	47,233	9,925
Dollars saved by CHA clients in health care and insurance costs	\$47 million	\$9 million
Number of small businesses helped	37,891	355

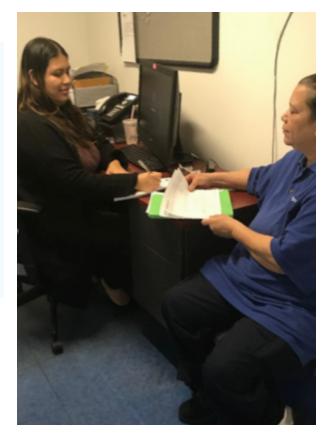
Program Cost	\$3.9 million
Cases	29,375
CHA savings	\$9 million
Cost per case	\$133
Return on investment	131% (\$5.1 million)

We build capacity in local communities Spotlight on CHA Partners

BronxWorks provides health consumer assistance to vulnerable consumers in New York's least healthy county through the CHA program. BronxWorks has over 30 locations in the Bronx and serves consumers in both English and Spanish.

"The Community Health Advocates program has helped me serve people of all different walks of life to understand the complex health care system. Clients who are not native English speakers, have low or no income, disabled, seniors, and/or isolated due to mobility restrictions can receive CHA services and know that their Advocate will ensure their health care concerns will be addressed. We assist people with everyday struggles that seem small, but for them it means a lot. Individuals who come in for the first time can leave with peace of mind knowing that the CHA program is there to help any time they need."

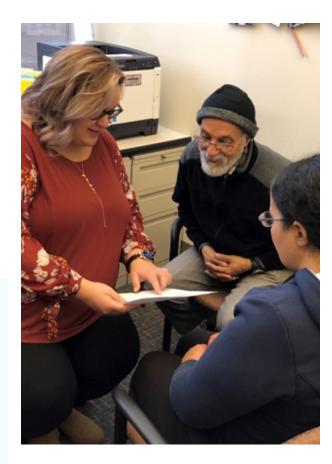
Sarita Manon BronxWorks CHA Coordinator



Healthy Capital District Initiative (HCDI) serves residents of seven counties in the Capital Region of New York: Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady, and Schoharie. HCDI helps people resolve barriers to affordable care. HCDI is committed to building a healthy community.

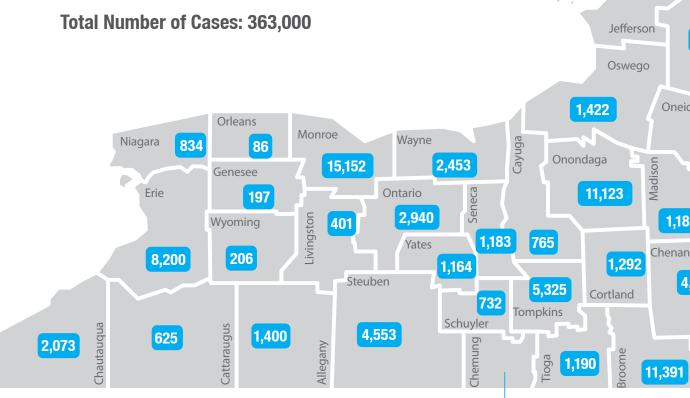
"As the CHA Advocate at HCDI, I get to meet with many individuals in the community, all with different stories, facing different health challenges. CHA funding gives me the privilege of creating a safe place where individuals get one-on-one assistance to tackle these challenges and barriers to their healthcare. Since our agency also does enrollments, our Navigators and Facilitated Enrollers connect their enrollment clients with a CHA Advocate for help with needs outside the scope of enrollment. The CHA program is a vital part of the atmosphere at HCDI, which helps us create strong relationships with individuals in the communities we serve."

> Krista Harbacz Community Health Advocate Healthy Capital District Initiative



5





"I always feel comfortable getting help from you regardless of how big or little my issue might be. Thank you so much!"

2,167

Francisco S. Bronx County 10,782

"I didn't know what to do when I received the bill. I am grateful there is a place like CHA that can help people like me who have no English background."

— Zhenguang C.

New York County

"I desperately needed help. I was hospitalized after I got a new job, and everything was charged to my old insurance, creating a billing nightmare. I tried to get it resolved on my own but wound up in circles. My CHA Advocate was a blessing and got the whole thing sorted out."

> — April M. Monroe County

"Knowing that my drugs costs were substantially reduced, the stress of my financial burden has been alleviated, which means my quality of life has very much improved."

> Anonymous Kings County



782

on

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Madison

Live Help When Needed Most

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

The Helpline has a high response rate, with over 88% of incoming phone calls answered live. Callers who leave a voicemail with their phone number generally get a call back within two business days.

A Day in the Life of the Helpline

A decade after she had open heart surgery, a caller's insurance denied coverage of heart valve replacement surgery. The plan said that it was not medically necessary. Her CHA Advocate called the insurance company and then helped the provider ask the plan to authorize the surgery one more time. Later that week, the heart valve replacement surgery was approved! The surgery was successful and the client is recovering well.

A 47-year-old Spanish speaking caller's Medicaid was going to be terminated at the end of the month. He was enrolled in a substance use treatment program six days a week, making active health insurance critical. The CHA advocate called the Medicaid office weekly for a month to ensure that his Medicaid coverage was reinstated. After a month of advocacy, follow up, and persistence, the caller's coverage was restored and he continued his treatment. The son of a 68-year-old immigrant caller worried about how his mother's Medicaid coverage would affect her pending legal permanent resident application. The CHA Advocate explained that his mother's application would not be affected by any proposed changes in the federal public charge regulations because she applied before the rules would take effect. In addition, CHA connected him with a non-profit immigration attorney who could answer his immigration questions.

A caller who recently turned 65 was confused about changes to his coverage now that he was eligible for Medicare. The CHA Advocate explained in detail what steps he needed to take to enroll in Medicare and his coverage options. He was relieved to understand his next steps and where to turn if he needed more help.



NEW YORK TIMES EXCERPT

THE NEEDIEST CASES FUND

In Retirement, They Find Rewards in Volunteering

By John Otis January 15, 2019

Madine and Stuart Singer in their Manhattan apartment. In retirement, they are volunteering. Credit: Joshua Bright for The New York Times

The first two years of Stuart Singer's retirement were pure play, spent whisking through New York City by bike, visiting museums and art galleries. "At some point I realized I need to do more than this," said Mr. Singer, a former high school guidance counselor. Now Mr. Singer, 74, and his wife of 46 years, Madine, 69, are involved with the Retired and Senior Volunteer Program. Mr. Singer volunteers with the Community Health Advocates program, which started in 2010. It is a program of Community Service Society, one of the eight organizations supported by The New York Times Neediest Cases Fund.

The program helps consumers navigate the often confusing world of health insurance coverage. And it helps them find access to low-cost or free care. Mr. Singer answers phones for the Community Health Advocates' helpline, then engages in runarounds of a less-athletic sort. "There are lots of times that people are calling, and they're dying and they need medication, and they can't get it because their insurance company won't pay for it," he said. "And you got to go through doctors, getting the papers filled out, and the appeals. But when you get it done, yeah, it feels good."

The helpline assists about 250 callers each week and has saved consumers \$12.1 million since it began. Mr. Singer comes in once a week, assisting roughly 10 callers every shift. In total, he estimates he has saved New Yorkers \$443,000. Despite the challenges, Mr. Singer said the work is a joy, not drudgery, which inspired his wife to sign up for volunteer training after she retired in late 2013 as vice president of the Insurance Information Institute. It put her apprehension about retirement, which she likened to jumping off a cliff, at ease.

Mr. Singer estimates that he has saved New Yorkers \$443,000 while volunteering with Community Service Society's Community Health Advocates program. Credit: Joshua Bright for The New York Times

Ms. Singer trained with the Advocacy, Counseling and Entitlement Services Project before being placed with the Actor's Fund, a national human services organization for performing arts and entertainment professionals founded in 1882."It just seems so unfair that these people have trouble finding housing," said Ms. Singer. Since she started in early 2015, Ms. Singer has had more than 270 appointments with clients, from ticket takers to screenwriters to dancers. "Having someone help them navigate the system really means a lot to them," Ms. Singer said. Much of her work is assisting clients who are applying for affordable housing sort through a variety of income sources they receive. "It keeps the mind going," Ms. Singer said. "It keeps the social life going, and I'm doing something."



A closer look at CHA's clients in 2019:



53% of CHA clients were 55 or older.
73% of CHA clients had an annual income of \$25,000 or less.
48% of CHA clients were racial or ethnic minorities.



In its 10 years of existence, **CHA has held nearly 5,000 community presentations at hospitals and community-based organizations.** These presentations have educated more than 100,000 New Yorkers about their health care rights and health insurance options.



CHA helps New Yorkers understand their health coverage options

Beverly S., Monroe County

Beverly has health insurance through her job and also through Medicaid. She is eligible for Medicaid despite her relatively high income because she qualifies for Medicaid Buy-In for Working People with Disabilities, a vital program that increases Medicaid income thresholds for people like her.

Although the Medicaid Buy-In program is supposed to reimburse eligible consumers for the premiums for their primary health insurance, Beverly's requests for reimbursement for employer-based insurance premiums were denied. She appealed many times but was not successful. "This went on for years," she said.

Frustrated, Beverly consulted with a CHA Advocate. The CHA Advocate suggested that Beverly request a Medicaid Fair Hearing. She represented Beverly at the hearing and the decision was reversed. Beverly will receive help going forward, and also got a \$3,800 reimbursement check for the months she had paid out of pocket!

Overjoyed, Beverly said of her CHA Advocate, "She cared. She helped. She is kind, considerate, and very informed. She always heard what I was saying. She never made me feel embarrassed. I felt like I mattered, like I wasn't causing someone else grief. This is a huge weight lifted!"



CHA helps patients appeal insurance plan denials of care

Blair L., Queens County

Blair graduated from Brooklyn Law School and started working for a major motion picture company. Two weeks into her new job, Blair fainted and was taken to the hospital, where she learned that she had a rare condition that causes severe instability of the neck and spine. Her doctors recommended surgery to prevent her death.

But Blair's employer-sponsored health plan said that the surgery wasn't medically necessary. Blair appealed and lost, despite her legal expertise. She felt frustrated and scared. Blair is a fiercely independent young professional but found herself suddenly bedridden and dependent on those around her.

Blair was referred to CHA. Her CHA Advocate appealed the plan's decision, arguing that the plan had used the wrong clinical criteria for its decision and that application of the appropriate clinical criteria indicated that surgery was medically necessary.

The denial was overturned by an independent review entity, and Blair was authorized for surgery. The insurance plan covered her surgery, saving Blair more than \$187,000.

"When CHA agreed to take my case, complicated as it was, I felt like I finally had people who cared about my situation, knew it was wrong, and were willing and able to take on the fight that I had grown too weak for. The Advocates were kind, thorough, and always available. I have CHA to thank for giving me a chance to get my life back. I've got a long road ahead, but because of CHA's terrific work I can stand straight."



CHA helps consumers cut through red tape to get life-saving treatment

Victor T., Nassau County

When 65-year-old Victor moved from New York City to Nassau County to live with his daughter, a social worker asked Medicaid to transfer his case to Nassau County. Instead, his coverage was mistakenly canceled altogether. This meant he could not get transportation to take him to his dialysis treatments or his medications.

Victor's daughter took off from work to get him to dialysis, and the kind director of the dialysis center paid for a ride sharing service to take him home, but that was not a long-term solution. They turned to CHA agency Nassau-Suffolk Hospital Council (NSHC) for help.

Victor's CHA Advocate got the error corrected. Within days, Victor received a phone call saying that his coverage was restored. Victor could then schedule his dialysis, arrange transportation, and get his medications.

"If I didn't have a CHA advocate, I would have been so lost and frustrated. I could never have fixed this on my own. I felt like I had someone in my corner fighting for me and keeping me calm at the same time. It is so good to know there are people out there willing to help people like me."



CHA helps patients handle changes in coverage

Jennifer P., Saratoga County

When Jennifer arrived at Southern Adirondack Independent Living Center (SAIL), a CHA agency, she was confused. She had received a phone call from a drug discount program saying that she was no longer eligible for a discount on her multiple sclerosis medications because she was covered by Medicare. But how could she have Medicare coverage when she was only 45 years old?

Her CHA Advocate explained to her that after two years, individuals on Social Security Disability become automatically enrolled in Medicare, regardless of age. Some discount programs disqualify applicants on Medicare, so Jennifer had lost her eligibility for her drug discount program.

The CHA Advocate called the local Social Security office, which confirmed that Jennifer's Medicare had started earlier that month. The Advocate asked that a Medicare card be sent to Jennifer as soon as possible.

The CHA Advocate explained how her new insurance would work and helped her find a plan that would cover the cost of her many medications as much as possible. Medications for multiple sclerosis are very expensive and even the best insurance plans rarely cover them entirely, so the CHA Advocate told Jennifer about some local financial assistance programs that could help her. By the end of their meeting, Jennifer had a better understanding of her health insurance and felt better equipped to face the future

"I was so confused about my coverage when I first came to see my CHA Advocate. Fortunately, she was able to share her knowledge about benefit programs, Medicare, how they work together, and even explore different ways to acquire costly prescription drugs with me. After a few appointments, I felt reassured about my new Medicare coverage and my options going forward, allowing me to focus on continuing to take care of myself."



CHA helps consumers get adequate dental care

Jolene M., Steuben County

Jolene lost some of her upper teeth and wore a partial upper denture for years. Recently, her dentist told her that she needed to replace her partial denture with a full one. But her Medicaid coverage only replaces dentures every eight years.

With the help of a CHA Advocate at Finger Lakes Community Health, Jolene appealed the decision. At a hearing in front of a judge, they cited a new Medicaid policy that permits replacement of dentures in less than eight years when medically necessary and provided evidence of medical necessity. The Judge ordered her managed care plan to cover the procedure.

After a long period of struggling with ill-fitting dentures, Jolene is excited that she will be able to smile again.

"It has been an extremely emotional mental rollercoaster. Because of the denial, I couldn't do stuff—get a better job, go to social events, do regular things! This was important, something that I really needed, and CHA helped me through it all. My Advocate walked me through everything step by step."



CHA helps client fight surprise bill that arrives two years after a visit to the emergency room

Junko A., Queens County

When Junko went to the Emergency Room for an asthma attack, she gave them her insurance cards—one for the hospital charges, one for the doctor's charges. But the hospital got the claims mixed up, and Junko got a bill for over \$5,000 out of the blue years later. To make matters worse, the bill was sent to collections within weeks.

A hospital employee told Junko to send a letter disputing the bill, which she did, but got no response. Her union advised her to call CHA. Her CHA Advocate called the hospital many times but to no avail. When a hospital representative did call Junko, they were unable to answer any questions and could not even locate the letter the hospital told her to send.

Junko's CHA Advocate was able to get the bill recalled from collections by calling the collection agency. The CHA Advocate then submitted an online complaint to the Attorney General's Healthcare Division. A few weeks later, the Attorney General's office and the hospital notified Junko that she would no longer be held responsible for the bill.

"My CHA Advocate listened to me and was always on my side. It took a while, but because of her patient and constant approach, my claim was accepted, and the charge was removed. I feel so grateful that there is someone who takes the initiative to solve my problems. The insurance system is just too intimidating for a single mother with two children."



CHA helps uninsured clients apply for help

Pauline W., Albany County

Shortly after moving to New York, Pauline lost her job and her health insurance. Before she could look for another plan, she became very sick and had to be rushed to the hospital four times in one month. Her hospital bills came to \$30,394; her ambulance bills totaled \$3,988.

Pauline had little savings, so the hospital referred her to CHA agency Healthy Capital District Initiative (HCDI), which helped her apply for financial assistance. Following New York's Hospital Financial Assistance Law (HFAL), the hospital approved Pauline's application for financial assistance, offered her steep discounts, and worked with her to develop a reasonable payment plan for the balance.

But the ambulance company was a different story. Ambulance companies are not subject to HFAL. The company agreed to consider a written request for financial assistance but asked for a lot of documentation about income and circumstances, putting up roadblocks at every turn.

Finally, after months of CHA advocacy and expertise, Pauline received an award letter. The ambulance company had agreed to waive the full cost!

CHA helps man with disabilities get to dialysis treatment on time

Rafael R., Bronx County

Rafael turned to CHA agency Urban Health Plan for help after he missed three consecutive dialysis appointments. He was 74-years-old, disabled, and very concerned about missing medical treatments. The car service arranged by his insurance was always late and he could not afford to pay for transportation out of pocket. Rafael asked his CHA Advocate what to do.

Rafael's CHA Advocate called the insurance plan and explained the situation. They found a more reliable in-network transportation service for Rafael's future appointments. The CHA Advocate made sure that the new transportation service started that very week, and would continue to help him three days a week thereafter.

"Before Urban Health Plan, I had no one who could help me. Now I know I have somebody I can rely on. I was scared that I would miss my dialysis appointments because it is dangerous for me to go without transportation assistance. I am so grateful."

CHA helps homebound woman in desperate need of medications get a house call



Wendy S., Tompkins County

A local hospice outreach worker referred Wendy to CHA after a hospitalization. She had pneumonia, chronic obstructive pulmonary disease (COPD) and a collapsed lung, and was on oxygen. She had lost her job and insurance coverage. She could not afford the expensive medications to treat her COPD out of pocket.

Wendy contacted a CHA Advocate at the Human Services Coalition of Tompkins County. The CHA Advocate went to Wendy's home with her laptop, researched prescription assistance programs, and applied on Wendy's behalf. Wendy got the inhalers she needed to treat her COPD symptoms until her new insurance became active, saving her nearly \$1,000.

"The Advocate came to my home due to my illness and travel limitations. She did the leg work and got me connected with prescription discount programs to get my medications for free. What a relief! I would've been lost without my CHA Advocate."



CHA helps man get the care he needs to recover from a spinal cord injury

William H., Brooklyn

William had a bad fall that resulted in a spinal cord injury requiring many months of rehabilitation. Since William's progress was slow, the facility asked William's Medicaid managed care plan to authorize a longer stay. The plan denied this request, saying that the care was not medically necessary. William's daughter Kiasia fought back and wound up in a futile run-around.

Finally, she called the CHA Helpline. A CHA Advocate researched the problem and noted that the denial notice had not been provided to William before the deadline. She advised William's daughter to request a Fair Hearing (a Medicaid appeal process) and helped her prepare.

The hearing was successful, and William was able to extend his stay at the rehabilitation facility. The plan paid \$92,000 for the extra months of rehabilitation, money that the family would not have been able to raise if his insurance had not covered his care. William continued his care and is doing well.

"Thank you so much. I could never have done this without your help." – Kiasia

Did you know?

Over the last 10 years, CHA has helped thousands of consumers appeal health care or medication denials. In 2019, in cases in which an appeal outcome is known, CHA saved clients an average of \$4,178.

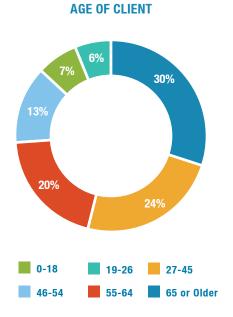
78% of CHA cases were handled by community-based organizations throughout New York State.

The CHA program has been recognized nationally as a leading model of a consumer assistance program by the Kaiser Family Foundation, the National Governors Association, Families USA, and the U.S. Department of Health & Human Services.

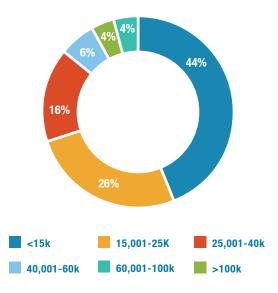
With its current funding of \$3.9 million, **CHA is a cost-effective program with an average cost per case of only \$133.** CHA saved consumers \$9 million, a return on investment of 131%.



CHA Helps Consumers of All Ages and Income Levels

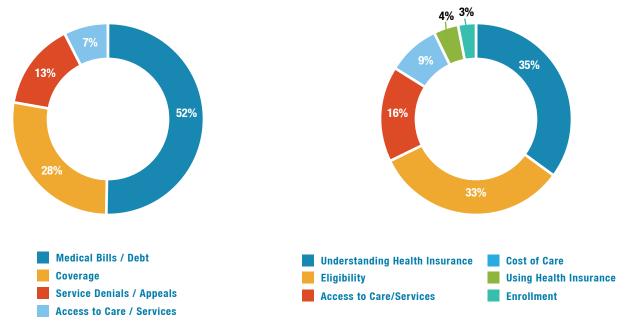


INCOME OF CLIENT



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







NLS

NLS

LAWNY

attaraugus

Niagara

Erie

Orleans

NLS

FLCH

Genesee

Wyoming

-AWNY

Livingstor

AWN

Allegany

St

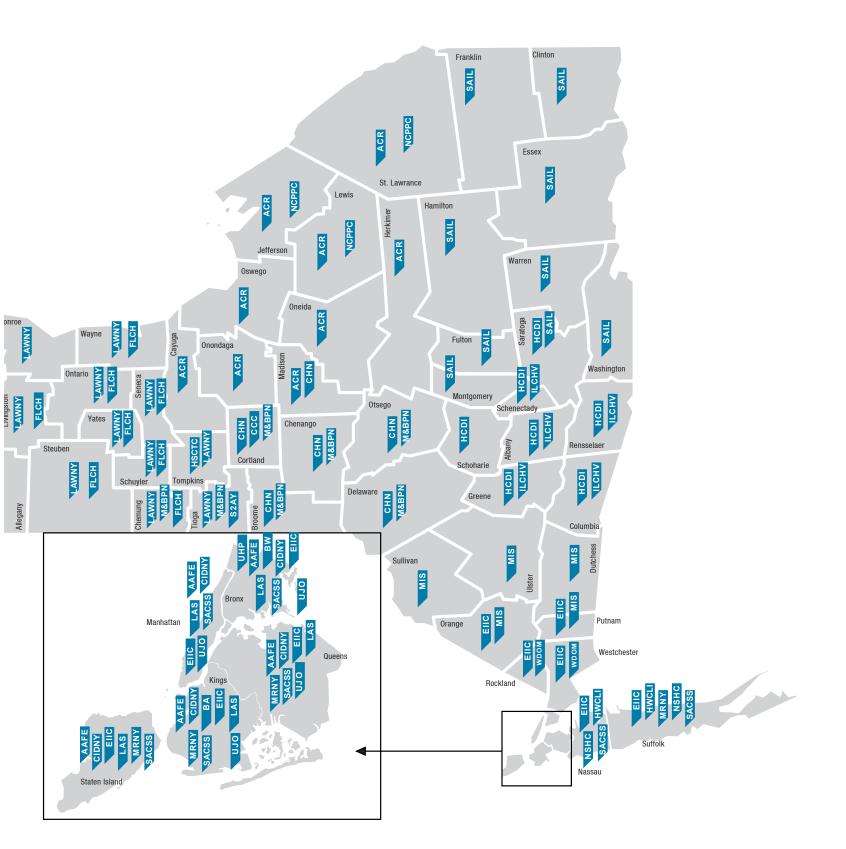
Looking to the future

Thanks to New York State's commitment to CHA, CHA stands ready to help individuals, families, and small businesses to effectively use their health coverage and understand their health insurance—and help those without coverage at all. CHA is committed to making sure that in New York State, having coverage means having access to timely, affordable, and appropriate care.

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

LAWNY

Chautauqua



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

	AGENCY	COUNTIES	PHONE NUMBER
JRCHC	Jericho Road Community Health Center (Hope Refugee Drop-In Center)	Erie	716-881-0539
LAWNY	Legal Assistance of Western New York	Allegany, Cattaraugus, Chautauqua, Livingston, Monroe, Ontario, Schuyler, Seneca, Steuben, Tioga, Tompkins, Wayne, Yates	585-325-2520
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, etx.4460
		Staten Island, Suffolk	718-727-1222, etx. 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, Genesse, 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

Our strength is in **OUR NETWORK**



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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:

€ 1-888-614-5400 MUNITYHEALTHADVOCATES.ORG





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