



1.888.614.5400

2025 ANNUAL REPORT

Community Health Advocates

HELPING CONSUMERS ACCESS CARE

Community Health Advocates (CHA) is a statewide network of organizations and a toll-free Helpline (888-614-5400) that helps individuals, families, and small businesses use their health insurance and obtain the health care they need.

CHA offers free assistance to all health care consumers, whether they have health insurance or not, by investigating and diagnosing the problem, researching potential solutions, advising consumers of their rights and options, and securing solutions to navigating our complex health care system.

we help you? How can we help you? How can



Community Health Advocates is generously funded by Governor Kathy Hochul and the New York State Legislature through a grant from the New York State Department of Health. In Fiscal Year 2025 (April 1, 2024, to March 31, 2025), the program received an appropriation of \$4.956 million that allowed 24 Community Based Organizations (CBOs) and the Helpline to handle nearly 34,000 cases, saving consumers over \$25 million.



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

A Message From Our Leadership

Fiscal Year 2025 marked a period of great success in helping New Yorkers get, keep and use their health insurance to access vital medical care and minimize or erase medical debt. In this past year, CHA helped resolve nearly 34,000 cases for consumers in all 62 counties of our state. Since 2010, CHA has assisted over 554,000 New Yorkers.

When CHA was formed in 2010 as part of the Affordable Care Act, 37 percent of CHA consumers served were uninsured; in Fiscal Year 2025, only 5 percent were uninsured.

The work has gotten more complex as consumer needs have shifted from finding affordable coverage to using that coverage, resolving medical billing issues, and accessing care. Federal cuts to health care will unsettle an already unsettling landscape.

CHA has been meeting the moment for New Yorkers for 15 years and will continue to do so—regardless of what the future holds. With more than 150 passionate, skilled, and highly knowledgeable Advocates on the Helpline and across the state, CHA consistently delivers life-changing assistance to New Yorkers. We celebrate some of these dedicated CHA Advocates in this report.

CHA's finger is on the pulse of health care in New York, identifying and responding to problems, trends, and issues affecting consumers in real time. In this report, we highlight several key milestones that have helped shape consumer protections since the program's inception—a strong track record demonstrating continued readiness to champion consumers' rights.

Health care and humanity are intertwined. **CHA is deeply grateful to Governor Hochul and the New York State Legislature for their continued support and funding for CHA.**



Elisabeth R. Benjamin, MSPH, JD
Vice President of Health Initiatives



David R. Jones, Esq.
President and Chief Executive Officer

CHA Helps Consumers by Addressing Four Types of Problems

44%
OF CASES

Understanding & Using Coverage

CHA helps consumers understand how to use their health plans by explaining rules for accessing care, their rights and responsibilities, and how to read notices such as plan denials.

18%
OF CASES

Accessing Care

CHA helps consumers get health care by requesting prior authorizations, disputing coverage denials, troubleshooting prescription issues, researching low-cost care, and helping consumers find in-network providers, such as doctors and dentists.



100%
OF CASES

Serving a Vital Sentinel Function

CHA screens each case for systemic issues that should be reported to policy makers and regulators.

22%
OF CASES

Getting Coverage

CHA helps consumers access or keep non-marketplace coverage, such as Medicare, or get supplemental coverage to help with deductibles, co-pays, and prescription drug costs. Marketplace consumers are connected to Network Navigators, ensuring everyone is served.

12%
OF CASES

Affording Care

CHA helps consumers resolve medical billing issues with their providers and debt collectors, apply for hospital financial assistance programs, and find solutions for costly insurance premiums, co-pays, and prescription drug costs.

Our Impact

CHA helps consumers successfully use all levels of the health care system—working with insurance plans, providers, hospitals, pharmacies, and regulators. With a budget of \$4.956 million for Fiscal Year 2025, every dollar was stretched to deliver life-changing results.

33,782
CASES HANDLED STATEWIDE

OVER **\$25**
MILLION
SAVED FOR CONSUMERS

\$147
COST PER CASE

6,005
CALLS TO OUR HELPLINE

407%
RETURN ON INVESTMENT

88%
LIVE ANSWER RATE

SERVED
CONSUMERS
IN ALL
62
COUNTIES

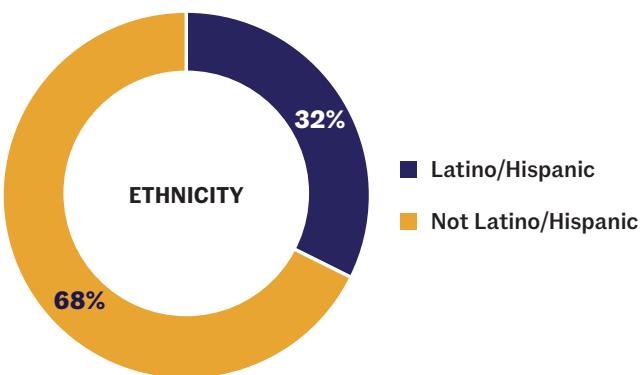
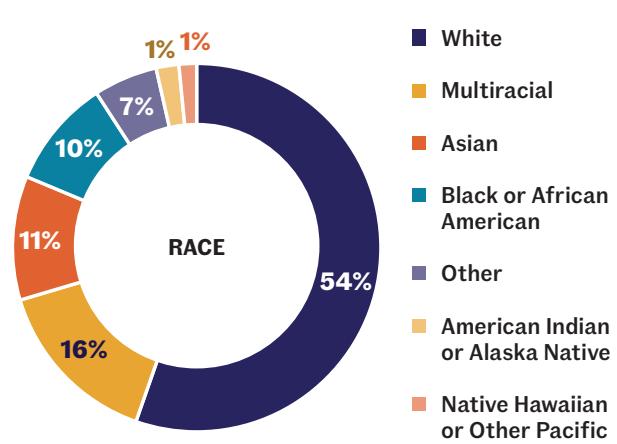
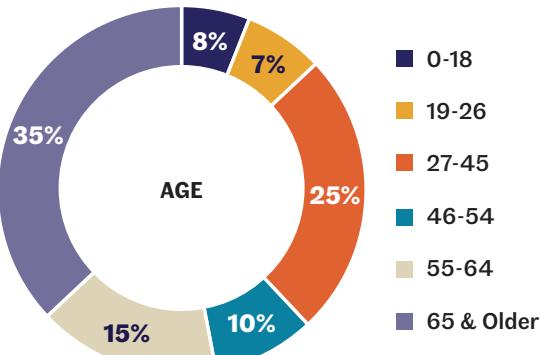
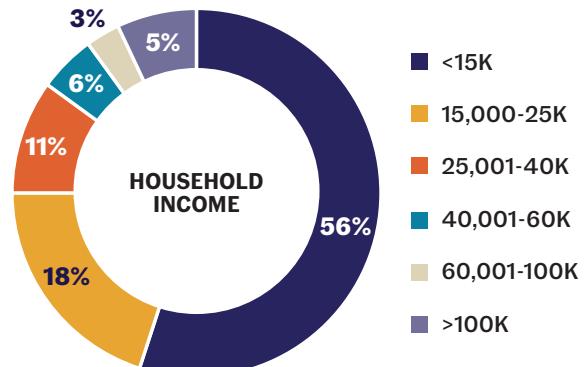
SERVED
NEW
YORKERS IN
38
LANGUAGES

2,600
HOURS OF SERVICE BY
10
HIGHLY TRAINED
HELPLINE VOLUNTEERS

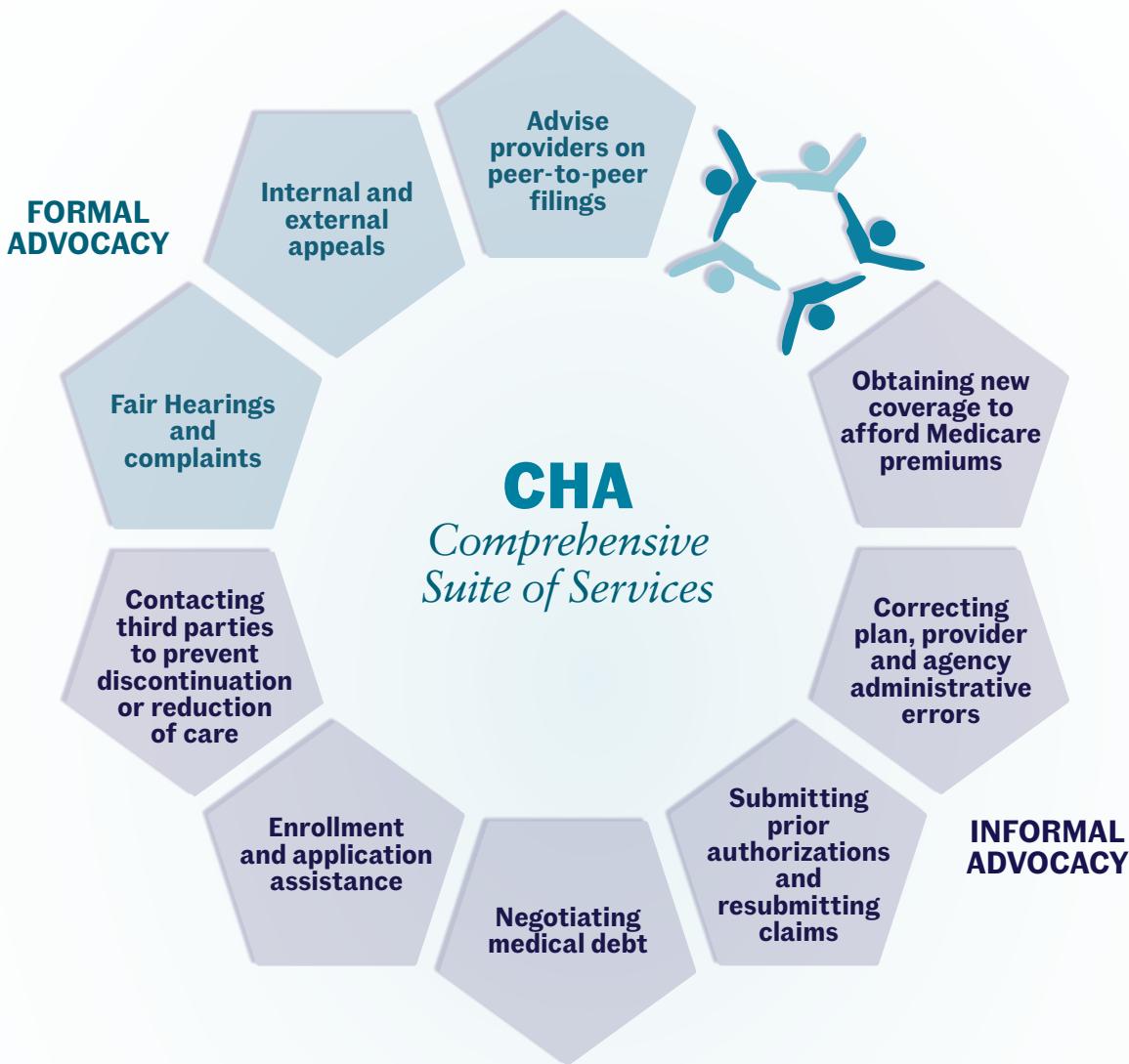


CHA Helps All New Yorkers

CHA services are free of charge to all New Yorkers. In Fiscal Year 2025, 50 percent of CHA consumers were 55 years or older; 56 percent reported household incomes under \$15,000; 46 percent self-identified as non-white, and 32 percent as Latino/Hispanic.



CHA Finds Solutions Wherever They Are



Partners in the Health Care Ecosystem

- Insurance Plans
- Pharmacies and prescription assistance programs
- Providers
- Diagnostic Labs
- DME Providers
- Government Offices
- Billing Departments
- Debt Collectors
- Hospitals & Nursing Homes

In Fiscal Year 2025, CHA delivered consumer assistance in over 34,000 cases. The top four services were: **Information** about insurance coverage and accessing health care; **Advocacy** such as contacting providers and negotiating medical billing; **Applications** for financial assistance, Medicare Savings Programs and non-MAGI Medicaid; and **Enrollment** in Medicare, Medicare supplements and Advantage plans.

The Magic of the CHA Model

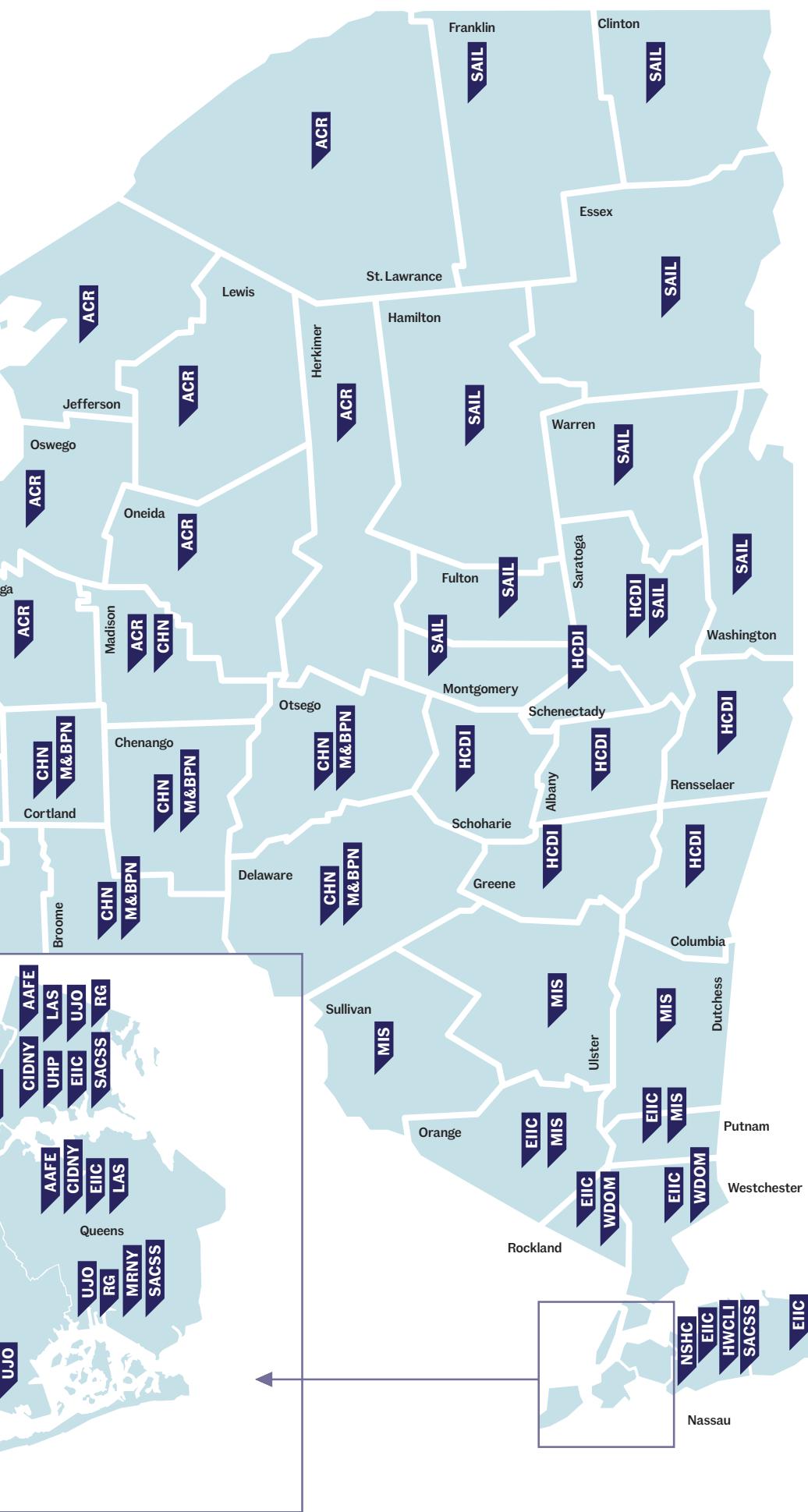
Allows consumers to access CHA services when and how they are needed

The CHA Network consists of **24 partner organizations providing CHA services in their communities*** across the state and is administered by the Community Service Society of New York (CSS). CSS ensures CHA Network training, support, and quality assurance—building capacity for this unique type of advocacy in communities as diverse as the state's population.



CSS also operates CHA's **toll-free live-answer Helpline (888-614-5400), available Monday through Friday, 9 a.m. to 4 p.m.** Together, whether in person or through the Helpline, CHA Advocates help consumers overcome barriers to health care.





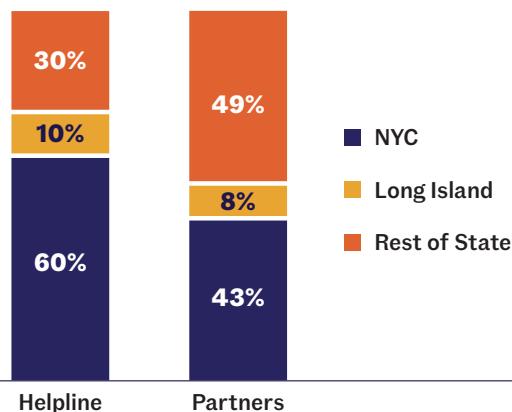
- **AAFE** Asian Americans for Equality
- **ACR** ACR Health
- **CHN** Chenango Health Network
- **CIDNY** Center for the Independence of the Disabled, New York
- **CSS** Community Service Society
- **EIIC** Emerald Isle Immigration Center
- **FLCH** Finger Lakes Community Health
- **HCDI** Healthy Capital District Initiative
- **HSCTC** Human Services Coalition of Tompkins County
- **HWCLI** Health and Welfare Council of Long Island
- **JRCHC** Jericho Road Community Health Center
- **LAS** Legal Aid Society
- **LAWNY** Legal Assistance of Western New York
- **M&BPN** Mothers & Babies Perinatal Network of SCNY
- **MRNY** Make the Road New York
- **MSN** Maternal Infant Services Network
- **MRC** Medicare Rights Center
- **NSHC** Nassau-Suffolk Hospital Council
- **NLS** Neighborhood Legal Services
- **RG** Rising Ground
- **SACSS** South Asian Council for Social Services
- **SAIL** Southern Adirondack Independent Living
- **UHP** Urban Health Plan
- **UJO** United Jewish Organizations of Williamsburg and North Brooklyn
- **WDOM** Westchester Disabled on the Move

*A full listing of CHA partners, with contact information and counties served, is on page 29.

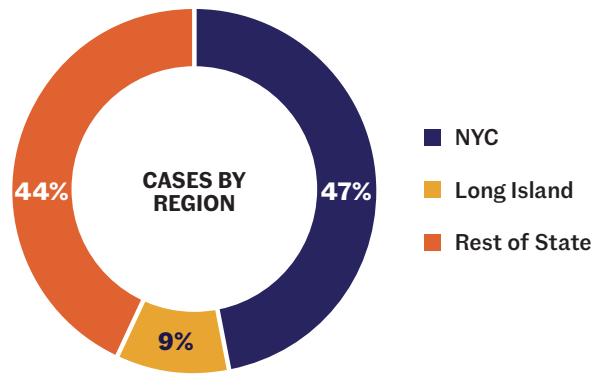
The CHA Hub and Spokes Model Maximizes Reach

CHA partners handled 78 percent of cases; the CHA Helpline handled 22 percent of cases. The regional distribution of cases demonstrates the importance of multiple access points for consumers.

INDIVIDUAL CASES BY AGENCY TYPE BY REGION

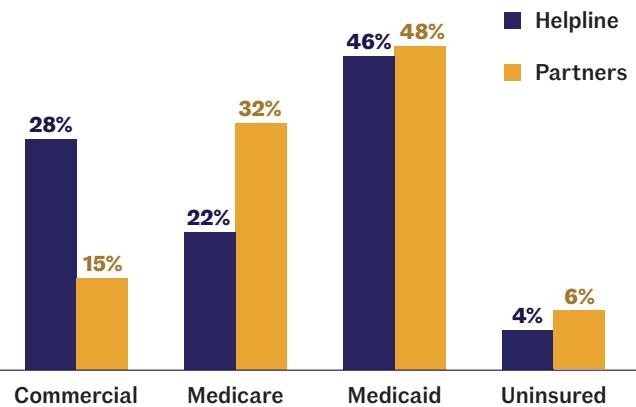


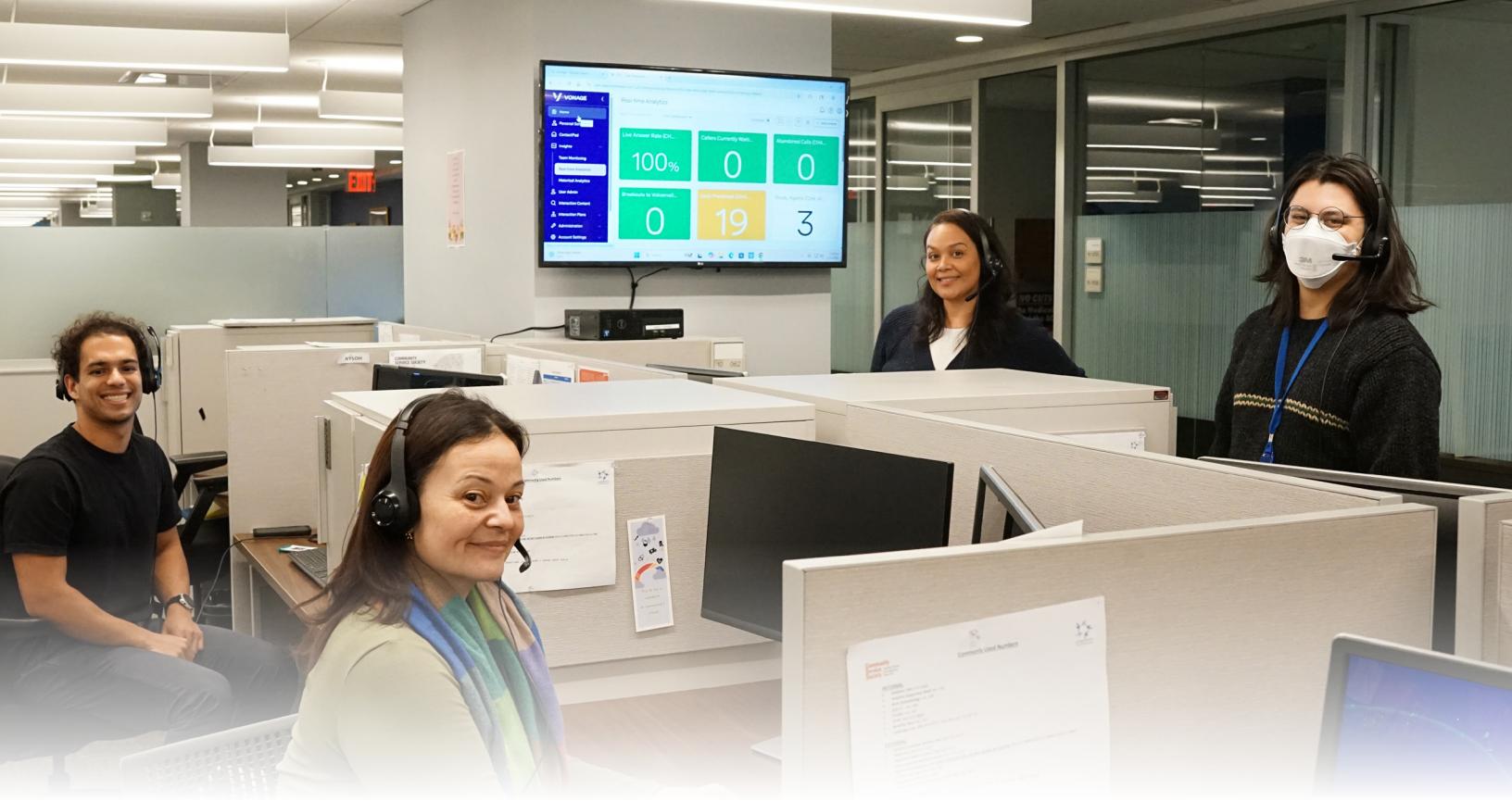
CASES BY REGION



CHA's toll-free Helpline number was recently listed on Medicaid Managed Care notices as well as the Explanations of Benefits of commercially insured consumers. As a result, the CHA Helpline has been serving an increased number of lower-income Medicaid enrollees.

INSURANCE TYPE BY AGENCY TYPE





The CHA Toll-free Helpline Offers Easy Access to Assistance

The CHA Helpline is often consumers' last hope for assistance.

In our first year, CHA received 2,256 calls to the Helpline. In Fiscal Year 2025, **the CHA Helpline received 6,005 calls and handled 22 percent of CHA's cases overall.**

Helpline staff and volunteers resolved over 4,000 cases, while more complex cases were assigned to CSS CHA Advocates for intensive advocacy.

Examples of Helpline services include:

- Helping clients file first-level verbal appeals with their plans
- Calling pharmacies and providers to solve administrative barriers
- Researching low-cost care options and finding in-network providers
- Explaining notices from insurers, providers, and debt collectors
- Screening for insurance and cost-saving program eligibility (and providing referrals to enrollers)

Did you know?

Volunteers gave **2,600 hours** to answer calls from New Yorkers.



The average Helpline call is **10 minutes**, although a "simple" verbal appeal can take over **2 hours**.

Celebrating
15
Years

Protecting New Yorkers' Rights and Access to Health Care

In 2010, CHA became the state's designated Consumer Assistance Program under Section 1002 of the Affordable Care Act. Since then, CHA has acted as a health care sentinel that informs policymakers about the significant obstacles consumers encounter accessing and affording care. CHA is currently tracking 76 different sentinel issues. Outcomes of the sentinel function and other CHA milestones are highlighted here.

2010

CHA Launch

- Provided individual health coverage counseling or education to 28,589 New Yorkers.
- NYS Department of Financial Services (DFS) requires all commercial insurance plans it regulates to include CHA information on their explanation of benefits forms and denial notices.

2014

Surprise Billing

CHA worked closely with the DFS to bring to life consumer experiences with surprise medical bills. In response to these efforts, the State Legislators enacted a landmark Surprise Bills law, which served as a model for the federal No Surprises Act.

2015

Essential Plan/Basic Health Program

As the Affordable Care Act rolled out in New York through the New York State of Health Marketplace, low-income CHA consumers told their Advocates that the ACA plans were not affordable enough. Armed with this information, CSS researchers investigated a little-known provision of the ACA called the Basic Health Program and issued a report that argued that this option would provide better and more affordable coverage for New Yorkers, while saving the state nearly \$1 billion annually. New York State policymakers enacted the Basic Health Plan, which became the Essential Plan, covering over 1 million New Yorkers with no premium, no deductible health insurance.

2016

Hepatitis C

In 2016, CHA began receiving requests for help from consumers who were denied the newest treatments for Hepatitis C—treatments that offered the first opportunity to cure the disease. These medications cost tens of thousands of dollars, and insurance companies often tried to delay their approval until consumers developed advanced stage disease, or the requests were denied entirely. CHA helped consumers appeal coverage denials. In the process, CHA Advocates found that liver disease experts were recommending treatment of patients with early-stage Hepatitis C with these new medications. With this information, CHA Advocates were able to help other consumers fight for the lifesaving treatment they needed, winning external appeals and filing complaints with DFS regarding health plan practices. Later, insurance companies began covering these medications, loosening their restrictive policies.

2016-2017

3D Mammograms

In 2016, consumers called CHA complaining that their insurance companies would not pay for 3D mammograms, considered a superior diagnostic tool for detecting breast cancer in women with dense breast tissue. In 2017, in response to CHA's concerns and to the complaints received by the DFS Client Services Bureau, DFS issued guidance to ensure that 3D mammograms were covered if approved under the standard of "medical necessity." The calls about these denials stopped.

2019-2025

Medical Debt

In 2019, the CHA team noticed a 68 percent spike in medical debt cases over the prior year. In response, CSS researchers analyzed CHA cases and medical debt lawsuits filed by New York hospitals. CSS issued a series of reports that garnered media and legislative attention. As a result, New York enacted eight medical debt reform laws that addressed the issues experienced by CHA clients:

- Reducing the statute of limitations from six to three years, limiting hospital lawsuits **(2020)**
- Closing a loophole in the surprise medical bill law **(2020)**
- Reducing the interest rate on medical debt from 9 percent to 2 percent **(2021)**
- Regulating facility fees **(2022)**
- Prohibiting hospitals from placing liens on patient homes or garnishing their wages **(2022)**
- Requiring all hospitals to use a uniform financial assistance application, which now includes CHA's contact information **(2023)**
- Preventing reporting of medical debt on credit reports **(2023)**
- Additional hospital financial assistance protections, including the banning of lawsuits against patients with incomes below 400 percent of the federal poverty level **(2024)**
- Expanding eligibility for hospital financial assistance **(2024)**

By 2025, hospital lawsuits against New Yorkers dropped dramatically between 2020 and 2025, down 99.8 percent from nearly 14,000 to 100 annually, and the amount of medical debt on consumers' credit reports has declined by 78 percent.*

2020

DFS External Appeals Database

Due to CHA's efforts, DFS now publishes a summary of external appeal decisions issued by Independent Review Organizations regarding medical necessity denials. Summaries include all the information a consumer, provider, or advocate would need to help them file their own appeals and help ensure consistency in the application of medical standards.

2020-2021

COVID-19 Pandemic

In March 2020, CHA's Helpline and statewide network served consumers throughout the pandemic helping them access testing and vaccines, secure reimbursement for treatment of hospital and nursing home care for "long haul" cases, and navigate insurance plan changes related to job loss. To date, CHA has helped consumers with nearly 4,000 COVID-19-related cases.

2022

Medicaid Managed Care Notices

Because CHA was originally funded as New York's independent Consumer Assistance Program through the Affordable Care Act, CHA's Helpline number was initially only listed on commercial health plan notices. Policymakers were concerned that New York's low-income Medicaid population did not likewise receive notice of CHA's services. In response, in 2022, New York enacted a law requiring Medicaid Managed Care plans to list CHA on their notices of adverse determinations, grievances, and appeals. Since CHA began appearing on these notices, the Helpline has experienced a 263 percent increase in Medicaid Managed Care cases.

*M. Wagner and E. Benjamin. "[The Campaign to End Medical Debt: How New York Dramatically Reduced Patients' Medical Debt Burden](#)." Community Service Society of New York, October 2025

Celebrating
15
Years

Spotlighting CHA Advocacy and Advocates

More than 150 Advocates serve the CHA program. CHA Advocates bring knowledge from various backgrounds (social work, law, advocacy, and more) to develop unique—and irreplaceable—abilities to help New Yorkers resolve issues as complex and unique as a fingerprint.

Last year, 31 percent of CHA cases were “repeat customers” and word of mouth accounted for 42 percent of CHA cases.
Meet a few CHA Advocates to understand why.



Rhonda Jackson
Community Health Advocate
Finger Lakes Community Health
8 YEARS WITH CHA



Luz Torres
Community Health Advocate
Urban Health Plan
10 YEARS WITH CHA

“Life is stressful without adding in the unknown of insurance and health care. As a CHA Advocate, I can help relieve huge stressors for New Yorkers by assisting them in understanding and navigating the world of health care and insurance. It makes me happy to help people by using the knowledge and access to professionals that this work as a CHA Advocate provides me.”

“For the past 10 years, I’ve proudly served as a Community Health Advocate with Urban Health Plan, supporting individuals and families who rely on the CHA program. Community members trust me to listen, take their concerns seriously, and find solutions that ensure they receive the care and support they need. Whether guiding them through insurance, accessing medical services, or connecting to resources, I take pride in making a difference. This program proves that trust, compassion, and persistence truly change lives.”

help you? How can we help you? How can we



Rehan Mehmood
Director, Health Services
South Asian Council for
Social Services
13 YEARS WITH CHA

“Working with the CHA program has taught me that true advocacy begins with listening. Every client’s story is unique, and understanding their lived experience is as important as knowing the policies and systems we work within. The knowledge and tools we have gained from working with CHA have allowed us to serve our community more effectively and confidently (in more than 20 languages). This experience has also helped us develop a more proactive approach, reaching out to clients before issues escalate through outreach programs, making sure everyone feels supported and informed at every step.”



Kathleen Clarke
Community Health Advocate
Healthy Capital
District Initiative
12 YEARS WITH CHA

“I am constantly learning new things: new rules, new laws, etc. I made it my goal to learn as much as I could and share that information with clients and community members. The more a person knows the better armed they are in resolving issues. When they have the right information, it empowers them to advocate on their own behalf. ‘Knowledge is power.’”



Ross Pattison, Esq.
Supervising Attorney
Legal Assistance of
Western New York
14 YEARS WITH CHA

“One of the important parts of our work is making an incredibly complicated health insurance system as understandable to our clients as we can. Distilling and simplifying coverage and processes is something that can help clients access their health insurance even after our work with them is done. Being able to help people with the breadth of the issues CHA can cover, regardless of their income or resources, makes it easier to connect to our community. It’s not only people who qualify for legal services that need help with health insurance.”



Giselle Pichardo
Health Counselor
Community Service Society
of New York
6 YEARS WITH CHA

“Health care is not a privilege or a luxury; it’s a fundamental necessity. Working with the CHA program has allowed me to gain invaluable insight into our complex health care system and how it works across different populations. It has equipped me with the necessary tools to translate this knowledge into practical, compassionate support—helping clients access the care and resources they deserve.”

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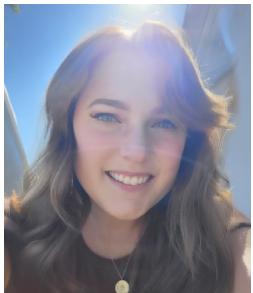
Juan Carlos Grajeda
Bilingual Program Manager
Emerald Isle Immigration Center
11 YEARS WITH CHA

“As an agency that provides immigration counseling and social services, we address the many concerns of our immigrant communities, particularly when it comes to accessing health care coverage. Over the years, the CHA program has allowed us to expand and improve our health care advocacy services, assisting many in our immigrant communities to access quality, affordable health care. This involves protecting and guiding vulnerable populations, supporting people in navigating the complex health care system, providing clients with the knowledge and tools to make informed choices, and speaking up for those who cannot advocate for themselves. We are truly grateful for our long-standing partnership with CHA.”



Crystal Ng Ming Wai
Program Manager
Health & Social Services
Asian Americans for Equality
4 YEARS WITH CHA

“Empowerment is just as important as assistance: When people understand their rights and options, they can make better decisions for themselves and their families. When I am working on behalf of clients, I ensure they understand the entire process. I address their immediate concerns and equip them with the knowledge and tools to handle similar issues in the future.”



Kaitlin Zimmer
Director of Insurance Programs
ACR Health
3 YEARS WITH CHA

“The health care system/health insurance should be accessible and inclusive to everyone regardless of who they are or where they come from. Consumers in our community tend to pay whatever bills come their way or give up when they get an adverse decision. The CHA program helps build the bridge between the client and whatever entity they are having issues with (doctor, health plan, pharmacy, etc.) with tools, advice, resources, and support—saving consumers time, money, and stress.”



Alexandra Sanjuan
Health Access Supervisor
Make the Road New York
13 YEARS WITH CHA

“Working with the CHA program has taught me the power of persistence and compassion. Every case is different, and sometimes progress takes time, but even small steps can make a big difference in someone’s life. I’ve also learned the importance of collaboration, how much more we can accomplish when community organizations, advocates, and consumers work together toward a common goal.”

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JD Drader

CHA Coordinator

Human Services Coalition of
Tompkins County

8 YEARS WITH CHA

“Effective health advocacy begins with listening to the lived experiences of community members. Working with the CHA program has taught me the importance of meeting people where they are and recognizing that trust is built over time through consistency and respect. The knowledge and skills gained through the CHA program have strengthened my ability to identify community needs and connect individuals with tailored resources. It has also helped my organization adopt a more community-driven approach, ensuring our services align with the realities, strengths, and barriers faced by those we serve.”



Stacy Villagran

Chief Operating Officer

Nassau-Suffolk Hospital Council

15 YEARS WITH CHA

“Health care advocacy is meant to support, educate and equip people so they can navigate a complex health care system, know and exercise their protected rights, and ensure their health care needs are met. I have learned from CHA the importance of networking with other agencies. We work better when we can learn from each other’s experience and expertise. It is not possible for one person or one agency to know everything. It is important to foster and maintain connections that help you help others. It really does take a village.”



Esty Weinberger

Deputy Director

United Jewish Organizations of
Williamsburg and North Brooklyn

13 YEARS WITH CHA

“Working with the CHA program has taught us never to underestimate what can be accomplished on behalf of our clients through determined advocacy. We’ve seen firsthand that persistence and the willingness to be relentless can make the impossible possible. The knowledge and guidance we’ve gained from CHA and the CHA team have given us a level of expertise and confidence that has transformed our work. We’ve learned how to navigate systems more effectively and advocate in targeted, strategic ways. Because of CHA, we’re not just serving our community – we’re doing so with a stronger, more coordinated, and more informed voice.”

Denials: CHA guides consumers through this frustrating barrier to care

When consumers are denied health care services, the appeals process can seem daunting. **CHA helped consumers win 60 percent of internal first-level appeals and 79 percent of external appeals.** Takeaway for consumers: Effective help is here!



Magaly N., Suffolk County

Magaly's lipedema (a condition causing abnormal fat buildup) caused pain, inflammation, bruising, and walnut- to apple-sized nodules under her skin. The lipedema affected her thighs and knees, making even the slightest touch, climbing stairs, or high-impact activities painful.

Before (and after) her diagnosis, Magaly tried multiple therapies. None worked. Her provider requested prior authorization for a lipectomy, which her commercial health plan denied as not medically necessary. She and her provider appealed twice and were denied twice. After a year of failures, a CSS CHA Advocate wrote an external appeal and the procedure was approved, saving \$8,400 and enabling life-changing treatment.

“

This favorable outcome brings immense relief, understanding the profound implications it will have on my overall health and daily living.”

“**How can we help you? How can we help you? How can we help you?**”



Bradford's CHA Advocate

Bradford P., Westchester County

Bradford, 62, and a doctor himself, went to the ER concerned about his gait. An MRI revealed a hemorrhage in his spinal column; without emergency surgery he would become permanently disabled. He was transferred to an academic medical facility where a specialty surgeon could operate. His plan denied the \$40,870 surgical bill because he did not get a referral from his primary care provider for out-of-network care. He appealed twice and was denied twice. He had exhausted his appeal rights and was ineligible for surprise billing protections because the surgery was not coded as an emergency. He called the CHA Helpline, and after exhausting all options to recruit the provider to appeal to the plan, a CSS CHA Advocate submitted a complaint to the Department of Financial Services. As a result, the plan covered the bills.

“

Thanks to the excellent work of my CHA Advocate, the claim was paid saving me over \$40,000.”



**Eric R.,
Kings County**

For years, Eric, 51, woke up at least once every hour gasping for air. He feared sleep. He developed hypertension. He had trouble getting work in his field, which required operating heavy machinery—a danger for people with unmanaged sleep disorders. Eric

had been struggling with severe obstructive sleep apnea (OSA) for half his life. He tried (and failed) many treatments over the years and the OSA, and its impact on his life, only worsened.

Eric's provider requested prior authorization for the insertion of a hypoglossal nerve stimulation implant, which was denied by the plan. A CSS CHA Advocate won this service for Eric on external appeal, citing the current state of medical research and proving medical necessity, saving him nearly \$110,000. Now, Eric can sleep through the night, work safely, and pursue his personal goals.

“

I'm ecstatic about how my CHA Advocate helped me. I feel so relieved. I will be able to sleep at night and not die.”

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How can we help you? How can we help you? How can we help you?

Hospital bills: CHA interventions protect consumers from the financial and emotional toll

Hospital medical debt is all too common. CHA directly assisted consumers with nearly 400 hospital financial assistance applications last year. **CHA secured favorable outcomes in 99 percent of cases where the outcome is known, translating to nearly \$2 million in consumer savings.**



Liliana D., Queens County

Liliana went in for double jaw surgery with prior authorizations secured. She left the hospital owing \$159,000 in medical bills when her plan inexplicably changed its authorization decision after the surgery. Additionally, Liliana was admitted to the hospital longer than anticipated due to an adverse reaction to anesthesia. The plan declined payment for that care as well.

After a year of trying to solve the issue on her own she pursued her appeal rights with CHA assistance—all while being sent to collection.

Her CSS CHA Advocate was stonewalled by the health plan, so she guided Liliana through the hospital financial assistance process. The hospital reduced the bill to \$10,000, and her CHA Advocate appealed that decision and the hospital reduced the bill even further to \$1,000.

“It’s extremely hard when you work for yourself calling insurance companies and trying to figure this whole thing out. Having my CHA Advocate alongside me took the pressure off. Owing that money would have been devastating. This has been life changing.”

Comment je peux vous aider? Comment je peux vous aider? Comment je peux vous aider? Comment je peux vous aider?

我有乜嘢可以幫到你? 我有乜嘢可以幫到你? 我有乜嘢可以幫到你? 我有乜嘢可



Jackie's CHA Advocate

Jackie H., Delaware County

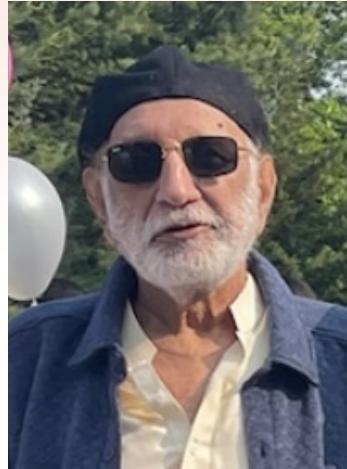
Jackie and her husband called the CHA Helpline on a whim after years of paying \$100 a month for an old \$35,000 hospital bill. At this rate, they calculated they would be paying until 2045. They felt they would never be free from this obligation and were haunted by the feeling of being pressured into this agreement to avoid a lawsuit.

Their CHA Advocate's assessment was that Jackie never should have been responsible for more than her in-network cost-sharing and the hospital made several errors resulting in the large amount owed (initially over \$40,000). Jackie's CHA Advocate worked with the various entities from that old agreement and helped the couple apply for hospital financial assistance, requesting forgiveness of the remaining debt and a refund of the amount already paid.

This strategy proved successful as Jackie received a partial refund and was forgiven the remaining amount owed—over \$25,000.

“

I was so scared I might be sued. So, we agreed to pay what it turns out insurance should have covered. I owe my CHA Advocate an enormous debt of gratitude.”



**Javed M.,
Kings County**

Javed, a former national field hockey team player from Pakistan and long-standing Brooklyn business owner, was uninsured when he was diagnosed with stage 4 ocular melanoma. This rare and aggressive form of cancer originated in Javed's eye and spread to his liver and brain. Javed started

treatment at one hospital but needed specialty oncology care to increase his chance of survival. His Medicaid application was languishing, delaying care at the new hospital, and his family could not make headway.

Javed turned to a CHA Advocate at the South Asian Council for Social Services for help. Not only did his CHA Advocate unravel the issue with his Medicaid application, but she also helped him apply for hospital financial assistance for bills incurred at the first hospital, totaling \$300,000. The application was approved for the full amount and now Javed can focus on his treatment.

“

The emotional and financial toll was significant, but thanks to CHA's support, my father has a fighting chance for his recovery.”

— Javed's daughter

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Getting coverage: CHA knows the rules, so consumers don't have to

Eligibility rules and personal circumstances change. CHA Advocates help consumers with health insurance transitions through these changes. **This year, nearly 65 percent of cases where CHA helped review eligibility were for non-MAGI Medicaid programs and the Medicare Savings Program.** CHA helped a significant number of consumers enroll in Medicare Advantage, Part D, and supplemental plans.



Debra H., Monroe County

Debra was juggling to make ends meet and contacted the CHA Helpline for assistance with high-cost prescriptions. A CHA Advocate helped Debra apply for the Elderly Pharmaceutical Insurance Coverage (EPIC) Program that supplements out-of-pocket Medicare Part D drug plan costs. Within two days she received her EPIC identification number to use at her local pharmacy. This cost-sharing assistance program is game changing—giving Debra peace of mind that she can afford her prescriptions moving forward.

Thank you for being such crucial advocates in a system that can often feel overwhelming, especially for seniors like me.”



Henry's CHA Advocate

Henry W., Bronx County

Henry, age 63, suffers from multiple health issues including COPD and lung cancer. His primary doctor who coordinates all his care left Henry's Medicaid Managed Care plan network. He contacted a local CHA Advocate at Urban Health Plan to research and switch plans to maintain continuity of care with all of his providers—ensuring his chemotherapy, oxygen, and other health care needs were delivered without interruption.

“Without a CHA Advocate, I would not have been able to do this. My Advocate made this process much easier and much less stressful than it could have been.”



Ann J., Suffolk County

Ann fell between the cracks of insurance rules and eligibility when she applied for a Marketplace plan instead of fully enrolling in Medicare after losing her employer-sponsored plan. Because she had early Medicare Part A due to disability, her application for a Marketplace plan was denied, but the notices never explained why (or that she needed Part B to be fully insured). Meanwhile, Ann's doctor discovered a lump in her breast that required a biopsy. Ann was concerned because her insurance was not sorted yet, but her local hospital said they would "work it out" later.

After the biopsy, Ann was advised to apply for Medicaid so retroactive coverage could pay for the service. She also applied for the Medicare Savings Program. After receiving her NYS benefit card she thought everything was settled until she got a bill for \$9,000 a year later. A CHA Advocate at Nassau-Suffolk Hospital Council helped piece together the prior year's milestones proving Ann's Medicaid eligibility and application process (and the fact she was not yet enrolled in Part B at the time of the biopsy). After several rounds of communication, the bill was paid. Ann was so happy she cried.



Robbin T., Westchester County

After graduating from Boston University, Robbin worked at IBM and MCI Company. Later, she became a teacher. She suffered a brain aneurism at age 57 and had to retire. Now in her late 60s, Robbin told a CSS CHA Advocate that she couldn't afford her Medicare monthly premiums and owed \$1,300 in medical debt. The CHA Advocate helped her enroll in the Medicare Savings Program, putting her monthly Part B premiums back into her pocket. He also helped Robbin apply for a one-time grant to pay an outstanding co-pay balance of nearly \$500 and apply for hospital financial assistance, reducing the amount owed on that bill to \$87 from \$800.

“

Being a disabled senior, on a fixed income and with a variety of ailments, these were major financial burdens. I cannot thank my CHA Advocate enough.”

“

I am an educated person, and I still couldn't figure out the social service maze of health care. It was such an emotional relief to have someone I trusted in my corner and looking out for me.”

ou? Koman mwen ka ede ou? Koman mwen ka e

• నేను మీకు ఎలో సహాయపడగలను? నేను మీకు ఎలో సహాయపడగలను? నేను మీకు ఎలో సహాయపడగలను?

Understanding health insurance: CHA empowers New Yorkers

Forty-four percent of all of CHA's cases in Fiscal Year 2025 related to understanding health insurance. **Without basic information, consumers cannot make fundamental decisions about their care and coverage.** CHA corrects that imbalance.



Saw's CHA Advocate

Saw E., Erie County

Saw, a Burmese refugee and long-term client of CHA partner Jericho Road Community Health Center (JRCHC), has faced immense challenges over the years including homelessness, hunger, and substance use that led to right-hand paralysis. His CHA Advocate and JRCHC colleagues not only connected Saw to services to set his path right, they also ensured he had health insurance. Once approved, his CHA Advocate helped Saw understand his health plan information (in his native language), how it works, and how to use it correctly (by helping him find in-network providers).

Today, Saw's life has been profoundly transformed. He is free from alcohol use and consistently attends physical therapy to address his right-hand paralysis. Furthermore, he is actively pursuing English classes, working toward his dream of citizenship.

“
I am very thankful for CHA's help. Without CHA, I wouldn't have gotten the medical attention I needed and wouldn't be where I am now.”



Mary B., Chenango County

Mary relocated from out of state and struggled to find medical providers that accepted her insurance, were taking new patients, or had availability on the books. Even with her experience working in the health care field, she was still having trouble navigating the health system to manage her medical issues. She found Chenango Health Network where a CHA Advocate helped find in-network providers and schedule appointments for Mary so she could establish relationships and resume care, including filling prescriptions.

Working with an agency that truly knows the community has made a world of difference. I'm finally able to start getting my health back under control and acclimate to my new life here."



Maria J., Kings County

María, 44, lived in a Colombian orphanage for eight years after her mother died. After leaving the orphanage, she worked as a homecare aid and, fueled by a dream to come to New York, left her low salary and the violence in Colombia behind. Here, she is working while studying to become an esthetician and hopes to open her own salon one day.

Pursuing her dreams also meant safeguarding her health but she was concerned that receiving health care benefits could jeopardize her immigration status or citizenship eligibility. A CHA Advocate at Emerald Isle Immigration Center explained the health care system and the types of coverage available. The Advocate then explained how to use insurance correctly to avoid costly mistakes. A Navigator enrolled María in an Essential Plan and now she is living her life and pursuing her dreams. She came to New York looking for better opportunities and she is making that happen.

I am incredibly grateful and relieved for all the help, guidance, and services that my CHA Advocate provided to me.”

Administrative errors: CHA fixes billing mistakes for New Yorkers

Nearly 10 percent of CHA's sentinel cases in Fiscal Year 2025 related to administrative or provider billing errors. Many consumers pay bills without realizing they are mistakes (or they stress out unnecessarily over how to pay). CHA Advocates step in, ensuring consumers do not pay when they are not responsible.



**Manny B.,
Bronx County**

Manny, 22, learned about Urban Health Plan's CHA program from his mom. He visited the office and met with a CHA Advocate to sort through bills totaling over \$7,000—from radiology and emergency room visits. Manny was concerned about the amount

owed: he was unemployed at the time and could not afford to pay these bills. His CHA Advocate provided information about how health insurance works, verified his coverage was active at the time of service, and called the billing departments to ensure they could submit claims properly. Both providers informed Manny he could disregard the bills.

“

I really appreciate my CHA Advocate's help. It is a big relief that I don't have to worry about this anymore.”



Yuichi H., Queens County

Yuichi, a professional musician who stays on top of his health, was sent for a routine screening colonoscopy when he turned 50. After receiving a bill for nearly \$2,000, he called his plan and learned that the procedure (which should have been covered with no cost sharing) had been improperly coded. Yuichi's attempts to fix the coding were futile and after months of being transferred from one department to another, he received a notice from a collection agency. He called the CHA Helpline for assistance. His Advocate was initially given the same runaround but eventually found a supervisor who agreed to review (and fix) the coding error so the plan would pay.

“

I must have called 10 different phone numbers in the same hospital trying to find someone to help me. As soon as CHA took the case, it didn't take long for them fix things.”



Jane D., Ulster County

Jane followed her insurance plan's rules and received prior authorization for a stress test. Imagine her surprise when three years later she received a collection agency notice for over \$2,000 for that very test. After trying to manage the situation on her own, she contacted a CHA

Advocate at the Maternal Infant Services Network. The provider would not help them, and when they called the health plan she had at the time of the test, they learned it no longer existed. A new insurance company had taken over and representatives were unsure how to help or where to transfer the calls. Finally, after six attempts—and several holds and transfers—they spoke to someone who could help! The issue was resolved with the provider, and the collection notices stopped.

“

I felt hopeful because someone who cared and understood the system was now advocating for me.”

मदत गर्न सक्छु? तपाईंलाई म कसरी मदत गर्न सक्छु? तपाईंलाई म कसरी मदत गर्न सक्छु? तपाईंलाई

How can we help you? How can we help you? How can we help you?



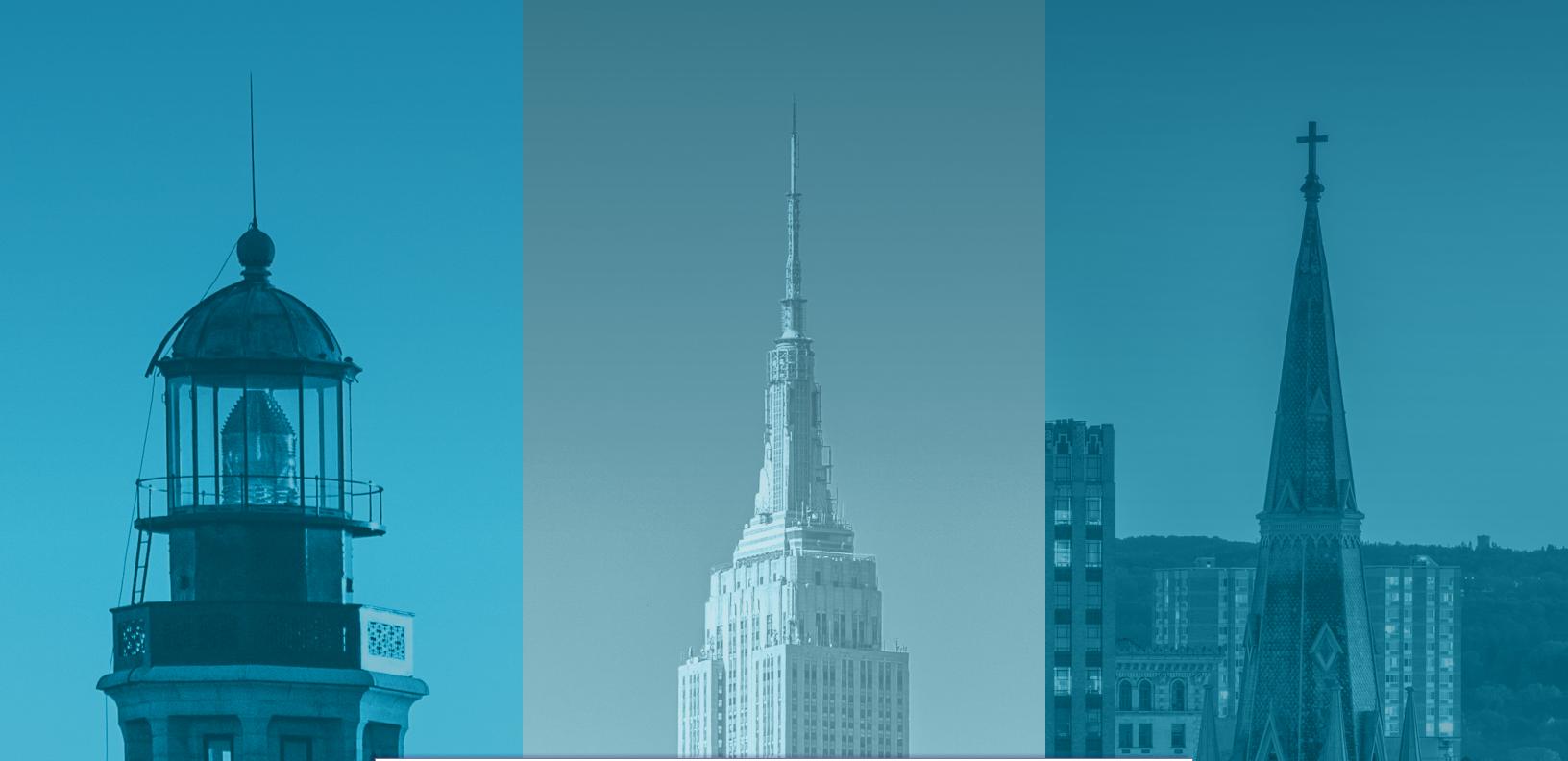
Serving New Yorkers Since 2010

In 2010, CHA was designated as New York State's health insurance consumer assistance program. Since then, **CHA has handled nearly 554,000 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.

Cases and Consumer Savings by County since 2010

Albany / 20,137 / \$3,843,929	Niagara / 1,390 / \$566,627
Allegany / 1,810 / \$153,588	Oneida / 4,762 / \$1,357,959
Bronx / 43,010 / \$57,076,553	Onondaga / 15,263 / \$3,381,599
Broome / 18,160 / \$3,222,761	Ontario / 4,017 / \$426,058
Cattaraugus / 814 / \$88,706	Orange / 10,387 / \$884,290
Cayuga / 980 / \$146,699	Orleans / 183 / \$45,038
Chautauqua / 2,273 / \$252,737	Oswego / 1,937 / \$540,503
Chemung / 2,482 / \$138,023	Otsego / 1,645 / \$112,540
Chenango / 9,567 / \$2,802,328	Putnam / 1,922 / \$220,444
Clinton / 2,423 / \$181,919	Queens / 62,006 / \$20,418,325
Columbia / 1,673 / \$78,584	Rensselaer / 7,292 / \$1,082,622
Cortland / 1,963 / \$74,993	Richmond / 8,563 / \$3,414,386
Delaware / 831 / \$339,845	Rockland / 1,760 / \$471,350
Dutchess / 3,859 / \$831,209	Saratoga / 7,053 / \$664,844
Erie / 13,578 / \$15,182,311	Schenectady / 6,245 / \$1,240,442
Essex / 1,081 / \$55,074	Schoharie / 302 / \$113,889
Franklin / 941 / \$66,863	Schuyler / 1,106 / \$62,779
Fulton / 619 / \$55,538	Seneca / 1,425 / \$67,370
Genesee / 300 / \$32,452	St. Lawrence / 7,513 / \$2,809,455
Greene / 1,606 / \$87,921	Steuben / 9,571 / \$453,948
Hamilton / 308 / \$23,944	Suffolk / 32,747 / \$14,205,226
Herkimer / 729 / \$55,735	Sullivan / 2,600 / \$187,582
Jefferson / 14,962 / \$6,333,029	Tioga / 1,395 / \$44,996
Kings / 46,646 / \$35,191,136	Tompkins / 9,924 / \$2,892,635
Lewis / 5,624 / \$1,171,071	Ulster / 4,034 / \$528,708
Livingston / 562 / \$806,186	Warren / 7,571 / \$184,395
Madison / 1,585 / \$331,318	Washington / 4,743 / \$115,226
Monroe / 19,951 / \$3,637,755	Wayne / 3,000 / \$125,958
Montgomery / 1,088 / \$95,556	Westchester / 17,298 / \$6,097,248
Nassau / 23,076 / \$8,634,661	Wyoming / 275 / \$180,345
New York / 64,106 / \$23,240,053	Yates / 2,337 / \$158,599

AGENCY	COUNTIES	PHONE NUMBER
AAFE	Asian Americans for Equality	212-979-8988 718-961-0888
ACR	ACR Health	800-475-2430 315-475-2430
CHN	Chenango Health Network	607-337-4128
CIDNY	Center for the Independence of the Disabled New York	646-442-4145
CSS	Community Service Society of New York	888-614-5400
EIIC	Emerald Isle Immigration Center	718-478-5502, ext. 103
FLCH	Finger Lakes Community Health	800-346-2211
HCDI	Healthy Capital District Initiative	518-462-7040
HSCTC	Human Services Coalition of Tompkins County	607-273-8686
HWCLI	Health and Welfare Council of Long Island	516-505-4426
JRCHC	Jericho Road Community Health Center (Hope Refugee Drop-In Center)	716-881-0539
LAS	Legal Aid Society	888-663-6880
LAWNY	Legal Assistance of Western New York	585-325-2520
M&BPN	Mothers & Babies Perinatal Network	607-722-0517, ext. 124 607-408-5031
MIS	Maternal Infant Services Network	800-453-4666 845-561-3575
MRNY	Make the Road New York	Kings: 718-418-7690 Nassau & Suffolk: 631-231-2220 Queens: 718-565-8500 Richmond: 718-727-1222 Westchester: 914-948-8466
MRC	Medicare Rights Center	800-333-4114
NSHC	Nassau-Suffolk Hospital Council	631-435-3000, 631-656-9783 (outside of business hours)
NLS	Neighborhood Legal Services	716-847-0650, ext. 433
RG	Rising Ground	Bronx: 718-414-1031 Kings: 212-437-3500 New York: 212-437-3514, ext. 72006 Queens: 646-518-0899
SACSS	South Asian Council for Social Services	718-321-7929
SAIL	Southern Adirondack Independent Living	518-792-3537
UHP	Urban Health Plan	718-589-2440, ext. 3170
UJO	United Jewish Organizations of Williamsburg and North Brooklyn	718-643-9700
WDOM	Westchester Disabled on the Move	914-968-4717



Looking to the Future

The CHA team is grateful for the financial support provided by Governor Hochul and the New York State Legislature. Thanks to our leaders, New York has the infrastructure, programmatic experience, and knowledge to assist our state's residents when they need help. CHA is committed to making sure that in New York State, coverage translates into access to timely, affordable, and appropriate health care.



**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



cha@cssny.org



www.communityhealthadvocates.org



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