



Community Health Advocates

2021 Annual Report



HELPING PATIENTS ACCESS CARE

1.888.614.5400



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

The CHA network consists of 29 partner organizations, including three specialists (Empire Justice Center, The Legal Aid Society, and Medicare Rights Center) that provide training and technical assistance. Our partners include: moms and kids groups, immigrant advocacy organizations, social service organizations, chambers of commerce, and small business development groups. CHA is administered by the Community Service Society of New York, which also operates CHA's toll-free live-answer Helpline. It 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 health care consumers, whether they have health insurance or not.

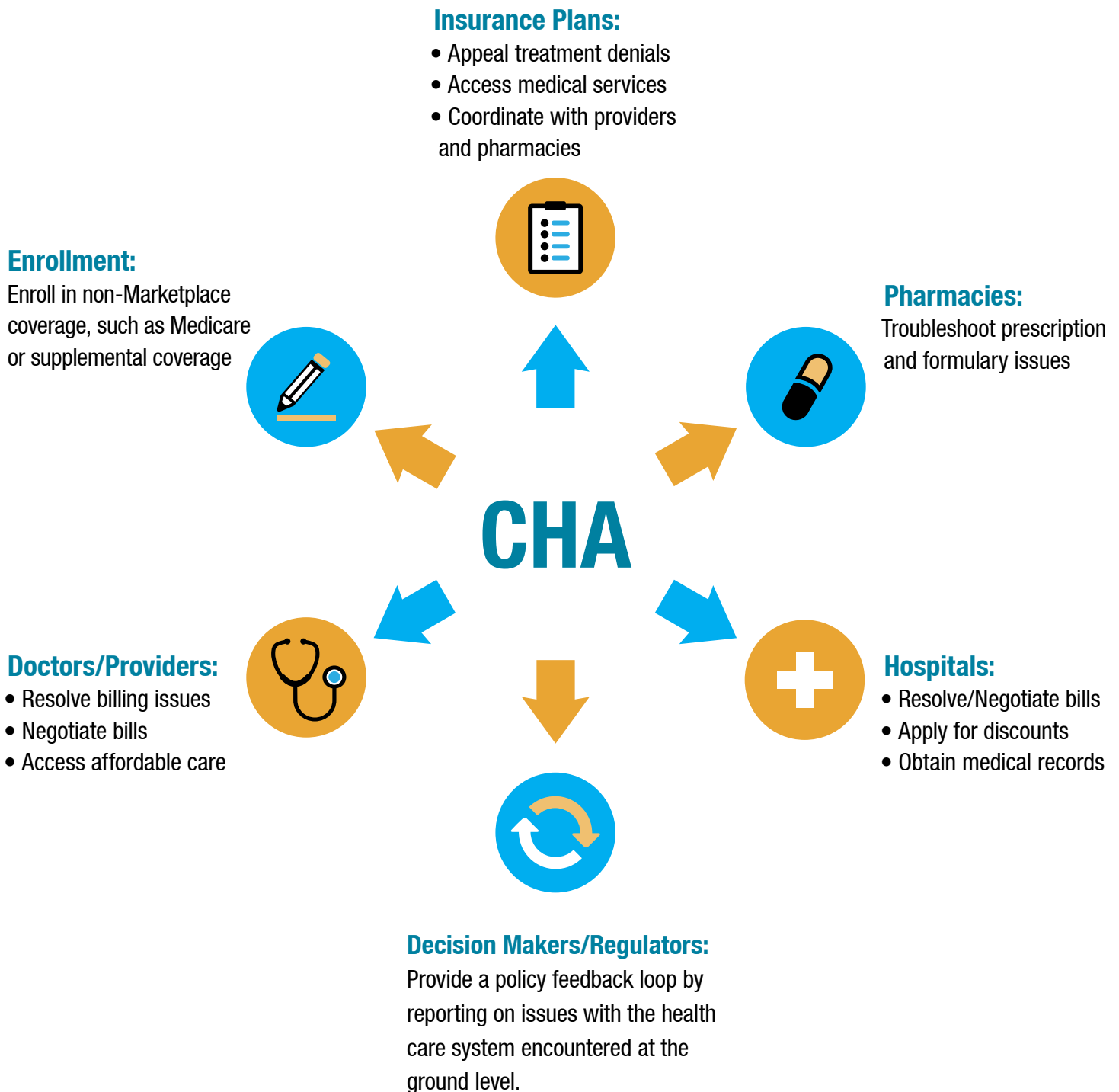


Community Health Advocates is generously funded by the New York State Legislature and the New York State Department of Health. In FY21, the program received an appropriation of \$3.934 million that allowed 29 CBOs and the Helpline to handle over 32,000 cases and saved consumers over \$36 million in health care and insurance costs across the state.



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

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



CHA helps consumers with four types of problems:



Understanding and Using Coverage

39%

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



Getting Coverage

35%

Helping clients access or keep non-marketplace or supplemental coverage



Accessing Care

16%

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



Affording Care

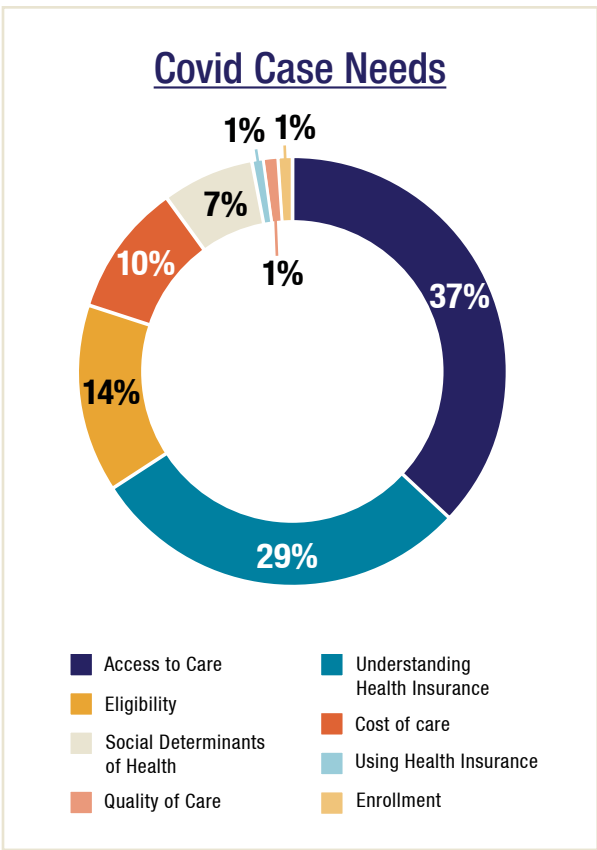
10%

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

CHA is an important component of New York’s response to COVID-19

CHA Advocates have continued to help consumers access coverage and services during the pandemic with no disruptions in services. CHA’s centralized Helpline and network of CBOs around the state continued to serve clients, remotely and in-person, while COVID-19 persists in our state. As New York and the federal government implemented health care solutions to help consumers deal with the pandemic, such as access to free COVID-19 testing and vaccines; subsidies under the American Rescue Plan; and automatic renewal of public health insurance programs, CHA was here to help consumers understand how to use these new programs and benefits.

In addition to serving clients with other health care and coverage access issues, CHA has assisted 1,318 consumers who were directly affected by the COVID-19 pandemic and thousands more who have been indirectly affected.



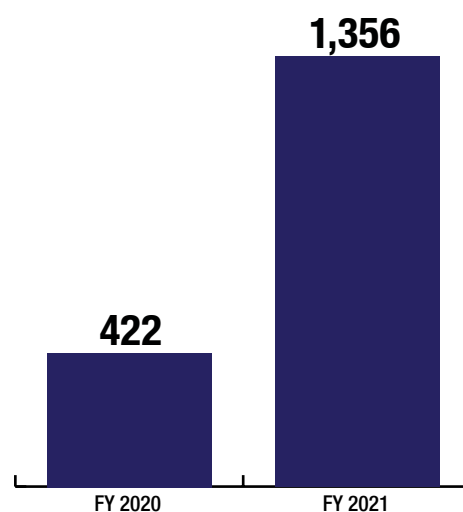
Typical COVID-19 related cases have included helping consumers: secure COVID-19 vaccine appointments; manage insurance changes; and obtain relief from COVID-19 testing and treatment cost-sharing. CHA has helped patients who received bills despite State rules insulating them from co-pays related to COVID-19 testing, vaccinations and medical equipment. Additionally, CHA Advocates helped consumers navigate insurance plan changes related to job loss, including COBRA subsidies and enhanced financial assistance in the Marketplace under the American Rescue Plan.

CHA also saw a sharp increase in the number of clients who needed help addressing social determinants of health, such as difficulty obtaining unemployment insurance and food insecurity. Addressing social determinants of health is key to eliminating racial and other disparities in health outcomes.

Once the vaccine became available, CHA made a marked—and exciting—shift from helping clients access testing to securing COVID-19 vaccines, although we continue to assist people with accessing tests as well.

As the pandemic persisted, CHA also started seeing an increase in consumer demand for assistance with securing and paying for treatment stemming from the long-term effects of COVID-19. In many “long haul” cases, CHA patients have needed help getting insurance approvals for long-term or institutional care and on-going treatment and benefit denials related to “long haul COVID-19.”

Social determinants of health needs increased during the pandemic



Guillermo R.

Nassau County

Guillermo's insurance plan told him that he had to leave the hospital, where he was being treated for suspicion of sepsis, a potentially deadly condition. He had just tested positive for COVID-19 and had multiple other health issues, including diabetes, hypertension, and chronic respiratory failure.

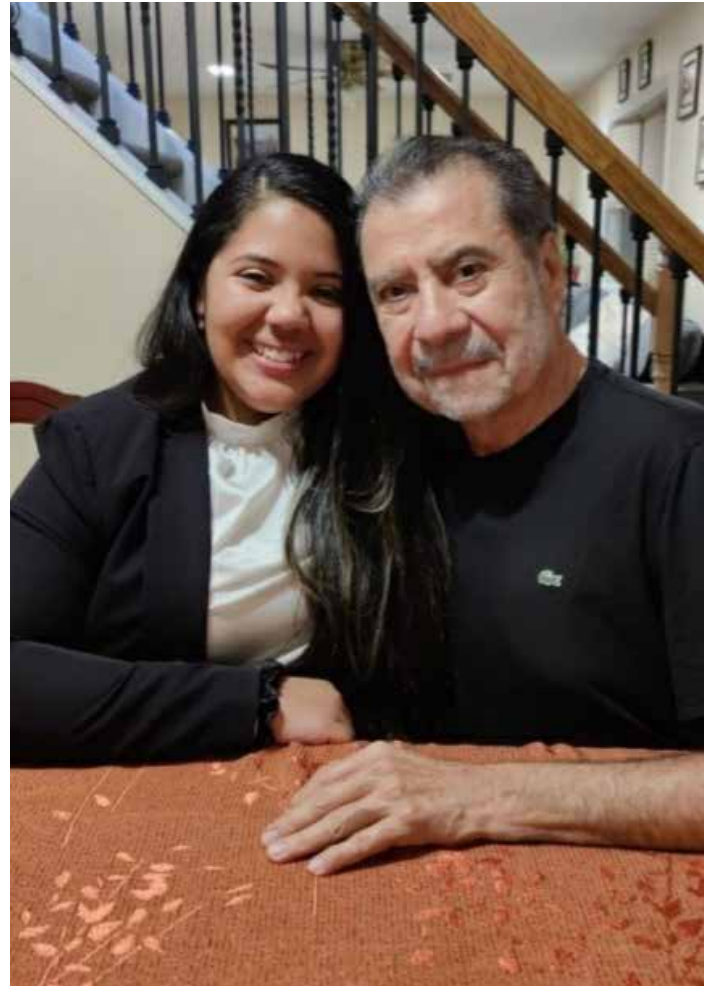
His daughter, Shayla, a recent law graduate, was horrified that her father's plan insisted that he be transferred from the hospital to a sub-acute rehabilitation facility. She felt that sub-acute care would be inadequate and would jeopardize her father's health.

Shayla drafted an appeal letter for an expedited external appeal of the plan's denial, which would result in a decision within 72 hours either upholding the insurance plan's denial or overturning it. Shayla obtained a physician's letter explaining why Guillermo needed to stay where he was and called CHA the evening before the deadline to ask CHA to review her appeal.

The CHA Advocate worked tirelessly all night, reviewing the draft of Shayla's appeal, researching the medical literature, poring over the records. The Advocate advised Shayla how to strengthen her appeal and increase the likelihood of a victory. Their combined efforts were successful and Guillermo's insurance plan was ordered to cover his inpatient hospital expenses, saving the family \$148,000.

Shortly after the appeal, the doctors found an abscess on Guillermo's neck that required immediate emergency surgery. If Guillermo hadn't been in a hospital setting, the abscess could have quickly led to paralysis, said Shayla.

Thanks to CHA, his daughter, and his doctors, Guillermo is doing fine. Shayla thanks CHA for giving her father "more of a chance to live."



"I would recommend CHA any day! You literally helped save someone's life and I cannot thank CHA enough! Please continue doing everything as you have."

– Shayla



Teresita V.

Brooklyn

Teresita V. is a 47-year-old immigrant from Ecuador. Single and unemployed, she is raising two children on her own, one of whom has a disability. Currently, she is struggling to meet her family's needs with the monthly \$714 disability benefit for her child. Finding a job has been very difficult because she does not speak English.

When Teresita came down with COVID-19, she was frightened. She had no health insurance, she felt very sick, and she had to get medical care. She has recovered for the most part, but still has lingering symptoms.

A CHA Advocate at CSS reviewed Teresita's outstanding bills from her hospital stay for COVID-19 and ensured that nearly all were paid, and a Navigator helped her enroll in Emergency Medicaid. To Teresita's relief, the one bill that was too old to qualify for reimbursement was only \$43.

To ease Teresita's continuing financial worries, the Advocate helped her apply to the New York Times Neediest Fund, which awarded her a \$500 food grant that will help with groceries while she looks for employment.



**“Thank you to my Advocate.
This is a tremendous help,
God bless you, CHA!”**

– Teresita V.

Health Equity

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

CHA is able to identify trends through the data collected about client demographics. This past year, CHA embarked on a project to improve the program's collection and analysis of client data on race, ethnicity, and language spoken at home. Analysis of this data has led CHA to make two program improvements.

First, CHA developed a training module to train advocates about: (1) the importance of racial and ethnic data collection; and (2) how to ask clients questions about race, ethnicity, and language. After the training, CHA set up the database to require answers to these questions. As a result, collection of this data improved by 28% in the first year of implementation.

Second, CHA's analysis of the data revealed that CHA could better serve Black/African American clients. As a result, CHA procured a new CBO partner, the Brooklyn Perinatal Network.

“

Having this additional funding from CHA to help provide advocacy and assist Brooklyn residents to troubleshoot problems they have with their health insurance, help ensure that families actually get into medical care after receiving their health insurance card, and address Medicare and other issues that are not done through our In Person Assistor program has been a benefit to BPN but more importantly to our clients, who suffer from so many other structural barriers. As you know, our primary target area is north central Brooklyn, where most of our applicants are Black and Brown people, who often do not have access to needed resources. We are glad to be able to provide this avenue to facilitate this component at least.

Denise West
Deputy Executive Director
Brooklyn Perinatal Network, Inc. (BPN)



In 2010, CHA was designated New Yorker State's consumer assistance program. Since then, CHA has handled 416,321 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	FY2021
Number of cases handled across the state	416,321	32,169
Number of calls received through CHA's central live-answer toll-free Helpline	56,885	6,281
Dollars saved by CHA clients in health care and insurance costs	\$107 million	\$ 36.5 million
Number of small businesses helped	38,255	138

Program Cost	\$3.9 million
Cases	32,169
CHA Savings	\$36.5 million
Cost per Case	\$121
Return on Investment	836% (\$32.6 million)

CHA builds capacity in local communities.

Spotlight on CHA Partners

“The Community Health Advocates Program at ACR Health serves a nine-county region of Central New York. The population is diverse, from semi-urban to isolated rural populations. We conduct extensive outreach to varied communities to ensure they are receiving the health care they deserve - often to marginalized populations, such as immigrants, seniors, young people as well as those living with chronic health conditions, mental health issues or substance use. Through the CHA Program, we can increase the health and wellbeing of the entire community!

Steve Woods
Director of Insurance Programs,
ACR Health

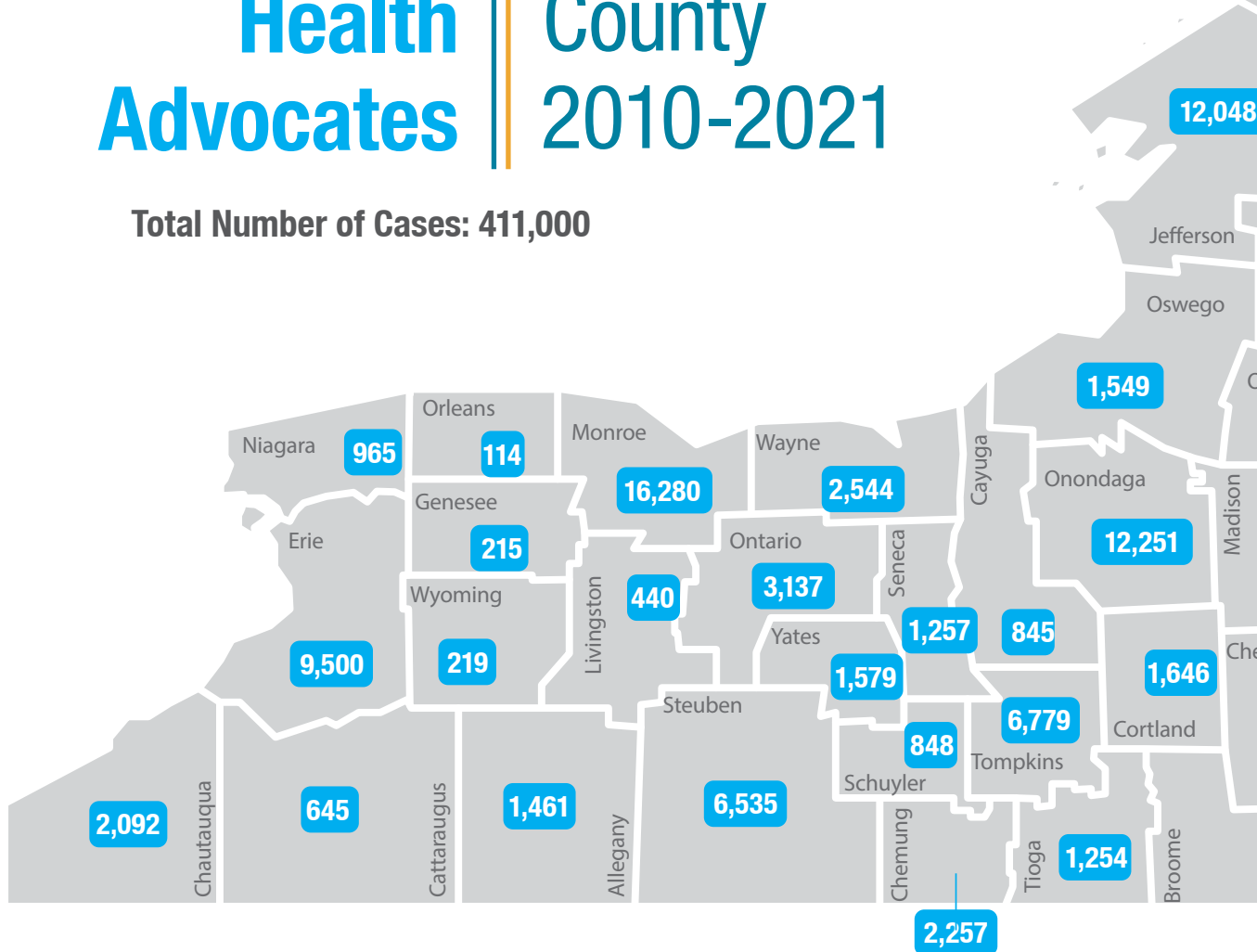


83% of CHA cases were handled by community-based organizations throughout New York State.

Community Health Advocates

Cases by County 2010-2021

Total Number of Cases: 411,000



I was very worried but after getting help from CHA I was relieved and at ease. I was able to maintain 40 hours of coverage for my personal care assistant.

— **Bienvenido R.**
Niagara County

CHA was professional, which made me feel well taken care of in such a vulnerable state. Win or lose, I had an Advocate instead of just going it on my own.

— **Helga S.**
Erie County

*In the past, I struggled to get wound supplies.
Now my wounds are healed. I am thankful for CHA.*

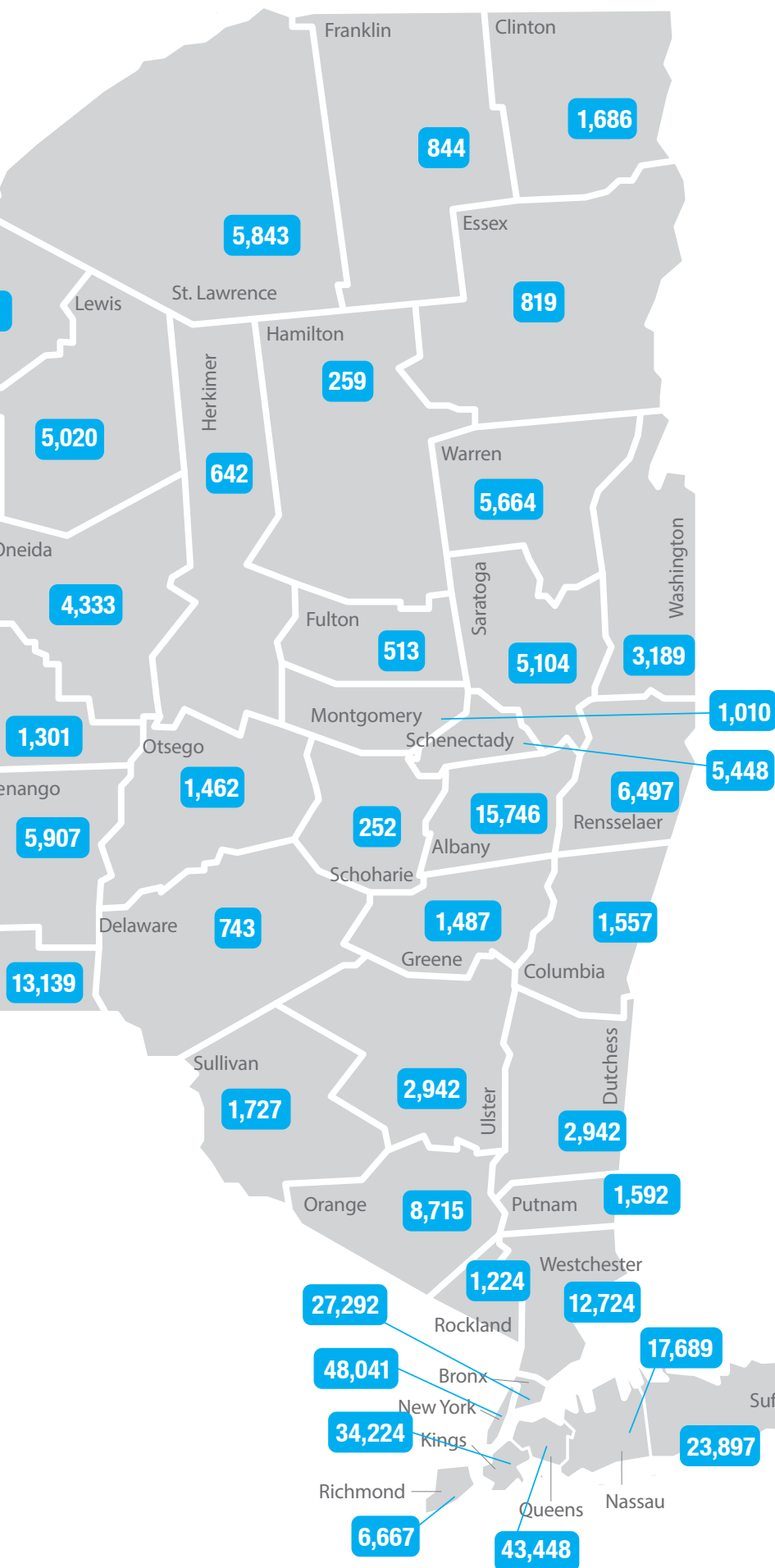
— **Jaime A.**
Monroe County

After losing my job due to COVID-19, I was anxious about paying for my medical care. CHA put my mind at ease, and I am truly thankful.

— **Raymond R.**
Tompkins County

*CHA saved my kidney, and CHA also saved me
hundreds of dollars.*

— **Terry P.**
Chenango County



CHA helped me figure out if I owed the hospital money. Without CHA I would have paid the whole bill. It was such a relief to get the bills reduced and then paid off.

— **Steve D.**

St. Lawrence County

We are saving \$1,200 a month for the next six months in premium costs!! I cannot believe it!!!!

— **Francine R.**

Nassau County

CHA took the time to listen to our needs and offer a solution beyond what we would have expected. It's amazing to have someone in OUR corner.

— **Chris and Tracy H.**

Saratoga County

I need health insurance to see a doctor and get my labs and prescriptions. I was very happy to come here and get help in Spanish.

— **Angela G.**

Westchester County

I want to thank CHA from the bottom of my heart, knowing I would not have made it this far and achieved my goal without you. I will remember you wonderful people to the end of my days.

— **Wei F.**

Kings County

The pandemic has made it hard to get help. Without CHA, I would never have gotten my Medicaid active again. Thank you, CHA!

— **Andres G.**

Bronx County

I have a language barrier, but because of CHA's assistance with the application, I no longer have to pay a \$148.50 monthly premium! The savings will help me with my rent payments.

— **Zhiping P.**

Queens County

Totally hassle free and a tremendous relief. Thank you, CHA.

— **Karen R.**

New York County

1-888-614-5400

Live Help When Needed Most

The CHA Helpline is a vital resource for all New Yorkers and provided essential services during the COVID-19 pandemic. The CHA Helpline 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 handled by highly trained professional staff, volunteers, and interns.

This year, the Helpline had a high live-answer rate of over 92% of incoming phone calls.

Callers who leave a voicemail with their phone number generally get a call back within 48 hours.

The Helpline toll-free number is: **888-614-5400**

A Day in the Life of the Helpline



A consumer with employer-based insurance called the CHA Helpline for help getting reimbursed the amount she paid out of pocket for a medication to treat her newborn son's acid reflux. When the drug was prescribed, her son did not appear to be enrolled on her insurance plan. Her CHA Advocate helped her contact the plan and the employer to correct the issue, and she was reimbursed for the out-of-pocket expenses.



A consumer developed osteoporosis during pregnancy, for which she was prescribed medication. Her employer-based insurance denied the authorization for the medication, which cost \$4,000 per month. She appealed the plan's denial without success. After suffering two vertebral fractures, which further showed her immediate need for this medication, she called CHA. A CHA Advocate helped her gather medical records and worked with her doctor to get the denial overturned. They were successful and the consumer received the medication.



A consumer called on behalf of his wife, who had been taking a medication for 12 years. The medication was reformulated so she needed a higher dosage, but her plan denied coverage of the higher dosage. Without the medication, she would have ended up in the Emergency Room. The out-of-pocket cost of the drug was almost \$12,000 per month, which the couple could not afford on their retirement income. Their CHA Advocate helped them gather medical records and communicate with her providers and insurer to get the medication approved, keeping her out of the Emergency Room.



A consumer who was enrolled in Medicare and Medicaid moved from Ulster County to Kings County, requiring assistance transferring his Medicaid enrollment. He called the Helpline and a CHA Advocate tracked and confirmed the successful activation of his benefits in his new home county. The consumer, who has a mental illness, expressed immense gratitude because he wouldn't have been able to complete this timely transfer independently.



I've done many things in my professional life – I've been a pre-school teacher, a lawyer for the government and for a large corporation, and most recently an art researcher. But nothing has brought me the satisfaction of being on the CHA Helpline and helping people find their way through our byzantine health insurance industry.

My favorite thing is explaining to people how Medicare works. Many people got health insurance through their employers and don't understand much about choosing coverage or how the system works. They don't realize there is different coverage for hospitalization and there are different approaches to paying for doctors and paying for medications. It's hugely gratifying to me to have clients becoming better informed about their health insurance.

Allyn Shepard
Helpline Volunteer



Understanding and Using Coverage

CHA helps consumers understand how to use their health plan by explaining their plans' rules for accessing care, key terms related to health insurance (eg., in-network provider, out-of-pocket cost, etc), the type of managed care they have, and their rights and responsibilities as an enrollee.

Using Insurance and Information Needs

Understand Health Insurance



Understand a Notice



Get Card



Needs to Update Information



Understand ACA



James H. Westchester County

James H., 72 years old, and his domestic partner have been insured through his partner's university position for many years. When they turned 65, they enrolled in Medicare Part A because it was free but declined Part B because it cost extra. They already had good health insurance with the university, so they saw no need to enroll in Part B.

But suddenly the Human Resources department at the university told James that his university plan was secondary to Medicare. That meant that all of his care would be billed initially to Medicare, and then to his insurance through the university. Since he had not enrolled in Part B, he would have to pay all of his non-hospital bills out of pocket. The rules governing Medicare and employer plans are complicated, but the school's decision meant that not only would James have to spend more money each month to enroll in a Medicare Part B plan, but that he would be left without any medical insurance for months until he could enroll in a Part B plan during Medicare open enrollment.

James believed that this information was incorrect, as the school's policy stated that the school should remain the primary insurance for current employees and their partners. James filed two appeals with Human Resources.



After losing both appeals, James reached out to CHA. His CHA Advocate told him that a federal law (ERISA) would apply in his situation and suggested that James file a complaint with the U.S. Department of Labor. The Advocate also gave him the necessary contact information, and James followed up immediately. The denial was overturned within 10 days, and the school was forced to reverse its decision. The school insurance plan would remain his primary coverage, and Medicare would remain his secondary coverage. James was thrilled and relieved.

“At age 72 with health risk factors, facing the possibility of no health coverage was very troubling.

Thank you, CHA!”

– James H.

Joseph D. Suffolk County

Joseph D., a 25-year-old mechanic, landed the job that he had longed for -- fixing and maintaining fire trucks and ambulances. The job came with full health benefits, which was important because he has chronic high blood pressure that requires daily medications and regular blood tests.

But when he reviewed the plan options from his employer, he was confused by all the unfamiliar terms: high deductible, low deductible, EPOs, copayments, cost-sharing, and more. He was overwhelmed by the choices.

A CHA Advocate at Nassau-Suffolk Hospital Council patiently and methodically broke everything down for him. They reviewed lists of his favorite doctors, his medical and pharmacy needs, and his budget. Joe learned concepts and strategies not only for this time, but for the future. He was especially happy to learn about Flexible Savings Accounts (FSAs), since his FSA will help him use his insurance more efficiently and economically.



“I was really confused by all of the choices my employer offered and I had trouble understanding what it all meant. CHA really helped me understand my health insurance options and what to consider in making the best decision that fits my budget and my health care needs.”

– Joseph D.

Trevor J. Monroe County

At 24, Trevor enrolled in his first health insurance plan on his own. He chose a managed care plan and went to the pharmacy to refill a prescription. But the pharmacist said his new insurance didn't work and he would have to pay the approximately \$100 cost out-of-pocket. Having been recently laid off due to the pandemic, the news hit him hard.

Trevor asked a CHA Advocate at Human Services Coalition of Tompkins County for help. The Advocate looked into his insurance plan and discovered that the pharmacy he visited did not participate in his health plan. She also learned that Trevor had not yet received his new insurance card and that he wasn't sure about his benefits. The Advocate explained his benefits and referred him to an in-network pharmacy. Trevor was delighted to receive his medication within a day with a co-pay of only \$1.



"My CHA worker was very understanding of my lack of knowledge of health care and helped me every step of the way. I could tell they genuinely had my back."

– Trevor J.



Getting Coverage

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

CHA helps clients get and keep the coverage they need

Get More Health Insurance



Keep Health Insurance



Choose a Plan



Get Health Insurance



Switch Plans



Stay in Plan



Ita C. Kings County

One day, Samuel C. was startled to receive a condolence letter from the Social Security Administration (SSA) concerning the loss of his beloved wife, Ita. An 87-year-old Holocaust survivor, Ita was aging and sickly but very much alive, and Samuel had no idea how this had happened.

Ita saw the letter and finally understood why her Medicare coverage hadn't been working – they thought she had died! She had been beside herself with worry because she had a bad case of COVID-19 and was petrified of going to the hospital without health insurance. Also, she needed cataract surgery. Terrible as the Medicare mistake was, at least the letter clarified the situation.

The couple contacted the United Jewish Organizations of Williamsburg (UJO), a trusted community resource and CHA agency. A CHA Advocate contacted a CHA partner, the Medicare Rights Center, which coordinated with the SSA to notify them of their mistake, explaining that Ita was alive and needed her benefits restored immediately. CHA also reached out to the insurance plan and different departments within Medicare, leaving no stone unturned to help Ita. Finally, Ita was reinstated in Medicare and in the appropriate insurance plans. Ita and Samuel were hugely relieved and grateful.



CHA Advocate Blimy Jacobowitz helped Ita get her coverage restored.

“We are amazed at the patience and professionalism of the CHA Advocates who helped us resolve our health insurance issues.”

– Ita C.

Zaida P.

Bronx County

Zaida, who is 77 years old, received a letter saying that her Medicare insurance would be terminated because she had not paid her premiums. This was alarming because she earns less than \$800 a month and has medical conditions that require medical attention. She learned about CHA from a presentation by BronxWorks, a CHA agency, and went into one of their nearby offices for help.

CHA discovered that an internal issue with Zaida's Supplemental Security Income had caused her to be dis-enrolled from a discount program (Medicare Savings Program) that had been paying her premiums. She needed help to get back onto that program. CHA explained the situation and helped Zaida re-enroll.

Unfortunately, the agency in charge of the program misplaced Zaida's forms and Zaida had to fill out another application. She went back to CHA, which interceded with the agency to expedite her application.

After many months, the case was resolved and Zaida was back on her insurance plan and discount program. Her premiums were paid retroactively. CHA had saved her \$13,421 in premiums and \$4,900 in medications.



“Thank you, Community Health Advocates for your help in resolving my issues.”

– Zaida P.

Priyamvada T.

Queens County

Cancer didn't stop Priyamvada from leading an active, productive life in New York City, but the COVID-19 pandemic did. She could no longer shop for her own groceries or participate in everyday activities; she became isolated and fearful.

When she heard a news report on the radio about the change in federal rules about immigrants and public benefits (the "public charge" rule), she became terrified that her insurance had been taken away from her and she wondered how she would take care of her medical needs. She turned to a CHA Advocate at South Asian Council for Social Services (SACSS), which has helped her in the past, and was told that her insurance plan was in order and that because she was a citizen, she was not subject to the public charge rules.

The Advocate helped her renew her coverage for another year. He also helped arrange for her to receive a weekly grocery bag from the SACSS Food Pantry.



“I am so happy that SACSS is here to help me. I thought the world ended because of the pandemic, but your work for the community is a light in this darkness.”

– Priyamvada T.



Accessing Care

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

CHA helps clients obtain the care they need

Get New Care



Get More Care



Prevent Discontinuation of Care



Switch Providers



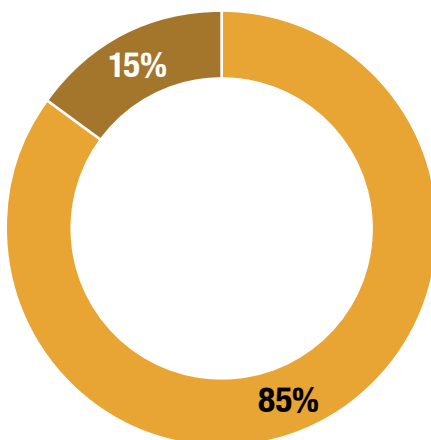
Prevent Reduction of Care



Keep the Same Provider

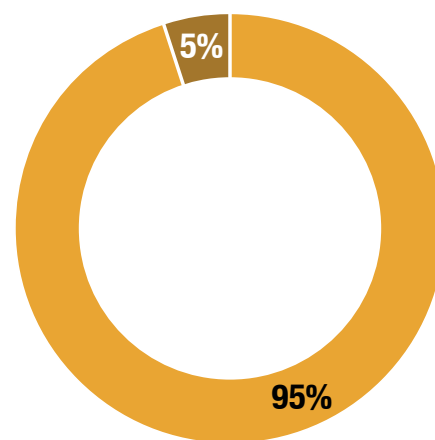


CHA helps consumers win in 85% of cases when insurance companies deny care



Favorable Unfavorable

CHA helps consumers receive medical services in 95% of cases



Favorable Unfavorable

Alexander B. **Saratoga County**

A.J. is a 9-year-old boy with multiple disabilities. He is nonverbal, uses a ventilator and a pacemaker, has epilepsy, and finds it difficult to speak, walk and eat. He is completely reliant on his parents and aides for all his care. A.J.'s care is covered by his parent's commercial insurance and Medicaid.

After his family purchased their first home, they wanted to install a wheelchair ramp. The insurance plan wouldn't cover the ramp, so they submitted a request to Medicaid. Their request stalled for over a year, as the pandemic interrupted the process.

Finally, they learned of the Healthy Capital District Initiative and of CHA, which worked tirelessly on their behalf. Their CHA Advocate learned that the delay was due to an agency error and figured out a way to move the process forward.

An evaluator determined that a lift would be more cost effective than a ramp. A.J.'s CHA Advocate had to keep advocating and persisting, but finally the lift was funded and installed. The lift is now working well and making an enormous difference to the whole family.



**“Thank you from the bottom
of my heart.”**

– A.J.'s mom, Jennifer

Benjamin M.

Nassau County

Benjamin, 16, relies on an insulin pump to manage his Type 1 diabetes. His parents arranged for a special pharmacy to deliver supplies for the insulin pump on a regular basis, but the pharmacy selected by Ben's health insurance plan was slow and inefficient, resulting in shipment delays that caused Ben to run out of supplies. This was not only annoying and inconvenient, but dangerous to Ben's health.

Ben's mother Mary Beth, a lawyer, spent long hours on the phone with the pharmacy and the insurance company, but neither one offered a solution, even after she filed a written grievance. After finding CHA's Helpline number on an insurance notice, Ben's mother contacted CHA. Within a few months, Ben's CHA Advocate arranged for an extra, courtesy order of insulin pump supplies to be delivered right away and for the manufacturer to ship supplies directly to Ben until he could find a reliable pharmacy.

The CHA Advocate also submitted a formal complaint to the New York State Department of Financial Services. Through complaints like these, CHA Advocates and consumers can help State regulators improve consumer benefits.



“CHA’s offer to help was a huge weight off my shoulders, after months of calls trying to resolve the issue. Without CHA—and my excellent CHA Advocate—Ben would not be getting regular shipments of the medical supplies he needs every day to safely manage his disease. Now, for the first time in over a year, Ben finally has an adequate supply of insulin equipment!”

– Mary Beth

Michael C. **Westchester County**

Michael needed teeth extractions, bone replacement grafts, and dental implants due to severe periodontitis, a condition caused by his diabetes. After his insurance plan denied Michael's multiple appeals, Michael turned to CHA. Michael's CHA Advocate worked with him to file an external appeal to New York State's Department of Financial Services (DFS).

In the appeal, Michael's CHA Advocate meticulously laid out the reasons why the procedures were medically necessary and reimbursable under both the plan contract and New York Insurance Law. The external reviewer, an independent dental professional assigned by DFS to review the appeal, agreed that the surgery was necessary, and the plan was ordered to pay all costs.

Since seven teeth were involved, Michael had to have two surgeries: first for four teeth, then for three. The external reviewer had told the insurance plan that the first surgery was medically necessary and reimbursable, so Michael assumed that the second surgery would also be covered without a problem. To his shocked dismay, the plan denied the second surgery for the same reason: lack of medical necessity.

CHA once again filed an external appeal, showing that the surgery was medically necessary, and once again prevailed. CHA saved Michael over \$17,000 on the two surgeries.



“CHA did such an excellent job in its written argument that the reviewers gave me full reimbursement on the surgery and implants. I cannot express how elated I am with CHA for helping me win my appeals against a big insurance plan.”

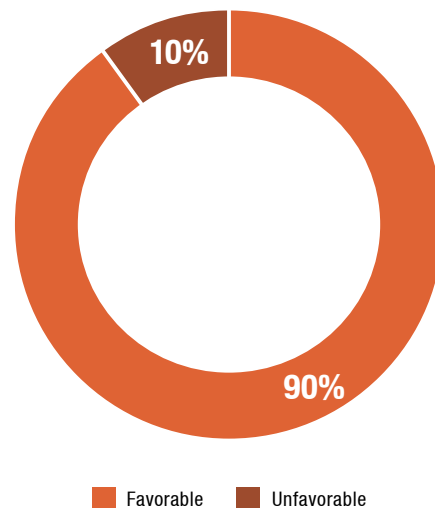
– Michael C.



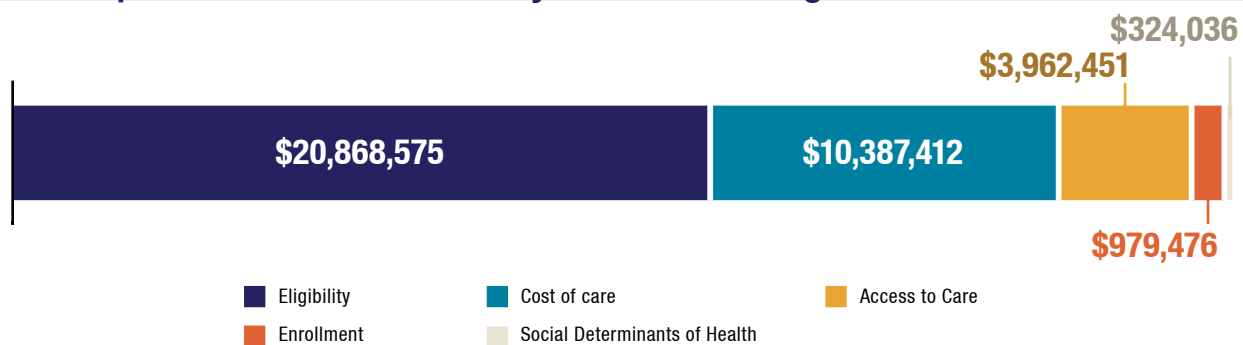
Affording Care

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

CHA helps consumers reduce or eliminate their medical debt in 90% of cases



CHA helps consumers save money on their coverage and health care services



Dorothy D. New York County

Dorothy, a Native American woman who lives in Manhattan, had a medical emergency while she was out of state. Under New York State law, patients with commercial insurance regulated by New York State cannot be held responsible for bills incurred during an emergency, even if the providers are out of network. Dorothy was stunned, therefore, to receive bills for nearly \$10,000.

Dorothy contacted the plan on her own and managed to get the bills reduced by a few hundred dollars, but that wasn't nearly enough. She called the CHA number listed on the insurance letter. CHA called the insurance plan, insisting that Dorothy be held harmless for all the bills, as the law requires. Through persistent advocacy and communication with the plan and the providers, CHA was able to get all the bills resolved, leaving Dorothy with a balance of zero.

Dorothy was very relieved. Expressing her gratitude, she said she wondered whether other states offered programs as valuable as CHA.



“Thank you, Community Health Advocates, I would be remiss if I didn’t write to express my sincerest gratitude for the most welcome help with my many bills. You are a credit to this wonderful organization – CHA!”

– Dorothy D.

Ruchy F.

Kings County

After Rivka gave birth, her baby, Ruchy, went straight to the Neonatal Intensive Care Unit. She had multiple medical issues and had to stay there for 3 ½ long months. Rivka was incredibly relieved to finally take her little girl home, but horrified to learn that due to an administrative error having to do with Ruchy's date of birth – an error for which she bore no responsibility -- Ruchy's health insurance had been wiped out, leaving Ruchy with no medical insurance for those months.

Rivka worked long and hard with the insurance plan to explain that this was not her fault at all, and that they should reinstate the coverage. The stakes were very high – the out-of-pocket bills for Ruchy's care looked to be over \$2.5 million. But the plan turned her down time and again. In desperation, she called the agency the hospital had told her about -- CHA.

Her CHA Advocate worked the phones for hours, speaking to one supervisor after another at the plan. Finally, he persuaded the plan to reinstate the coverage retroactively, protecting Rivka and her family from bankruptcy.

Rivka is very happy to have this debt behind her so she can now focus on caring for her newborn girl and the rest of her family.

“I was just going in circles when everyone was trying to be helpful in giving me advice, but no one wanted to fix the actual problem. My CHA Advocate spoke calmly to the customer service people and actually got them to get the managers on the phone so we can get to the bottom of the issue.”

– Ruchy F.

Matthew B.

Albany County

Matthew was so afraid of medical debt that he checked himself out of the hospital right after emergency surgery for a burst appendix. He had no health insurance and knew the bills would be high. Sure enough, he received a hospital bill for \$17,000, along with \$1,670 in bills from doctors who treated him.

Matthew could not afford to pay any of these bills. He runs a candle-making business that he loves, but which does not generate much profit, the reason he was unable to pay for health insurance in the first place. His partner, who works in a hospital, suggested he apply for hospital financial assistance, and he was eventually awarded 100% coverage for the huge hospital bill.

Matthew remained concerned about the \$1,670 in provider bills. A referral from the hospital led him to the Healthy Capital District Initiative, where a CHA Advocate with experience in financial aid took over. She called the providers directly, explained the situation, and faxed over the award letter from the hospital. They both agreed to honor the terms of the hospital's assistance program and to erase Matthew's debt.

Matthew now has a zero balance. His CHA Advocate told him that if more bills trickled in over the next few months, she would help him with those, as well.



“Thank you so much for all of your help. I wouldn’t have even know where to begin if it wasn’t for your program.”

– Matthew B.

Jia Z. Erie County

After Jia gave birth prematurely by emergency C-section, she and her daughter needed further hospital care – Jia for postpartum hemorrhage and issues related to diabetes, her baby for breathing problems and bloody stools. They were transferred to a children's hospital.

Their insurance plan paid for the baby's transfer, but it refused to pay for Jia's transfer. The plan claimed she should have stayed in the first hospital. Jia, a post-doctoral research associate, argued that the transfer was vital because of the well-established importance of skin-to-skin contact between mother and child, and because she herself needed continued inpatient care. She filed a formal internal appeal, but the same reason was given for denying it: lack of medical necessity.

Jia and her wife, a nurse, were stunned by the denials, which only added to the stress of having their newborn in the Neonatal Intensive Care Unit. They reached out to CHA, their last hope.

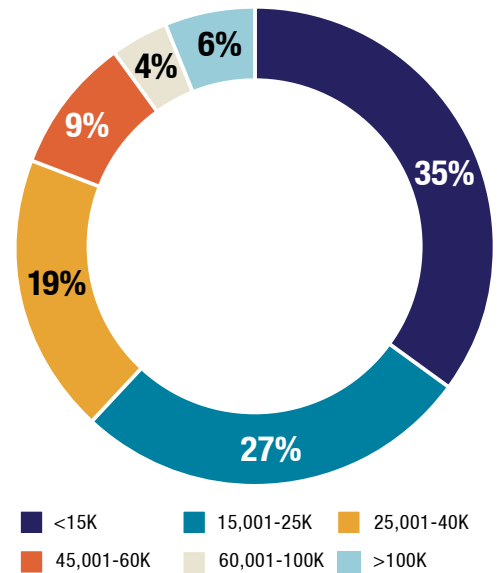
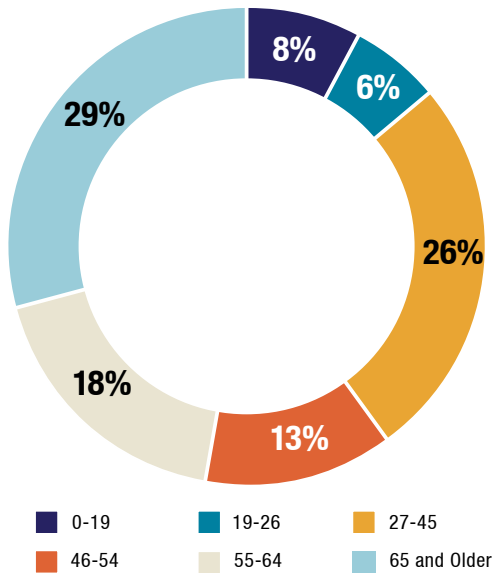
In an External Appeal to an independent review organization, CHA made a very strong case, through medical literature and a letter from the doctor, that Jia's inpatient stay at the children's hospital was medically necessary to promote her and her baby's health. The review organization ordered the plan to cover the expense, saving Jia's family \$7,454.



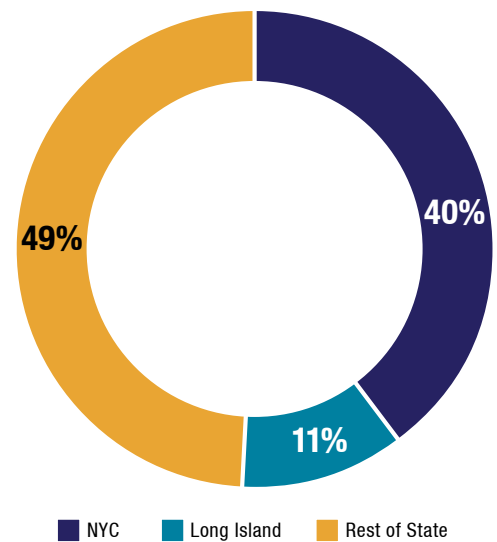
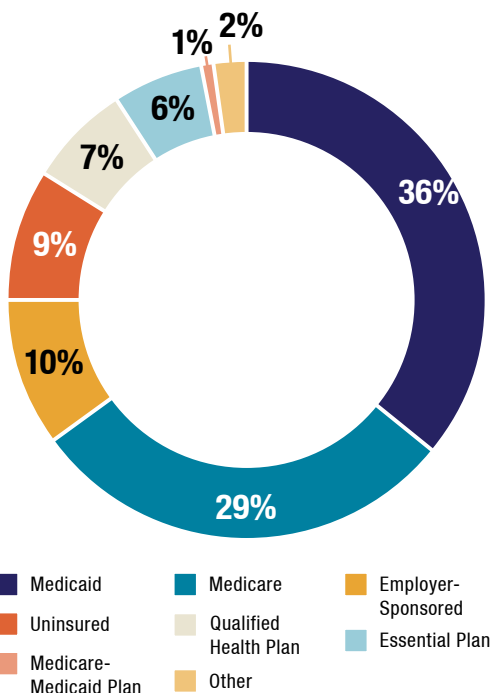
“I feel relieved and thankful for the CSS program, which is very helpful for people like me who are stressed about their health conditions and health insurance issues. We are doing well. My daughter is a happy and healthy one-year-old today!”

– Jia Z.

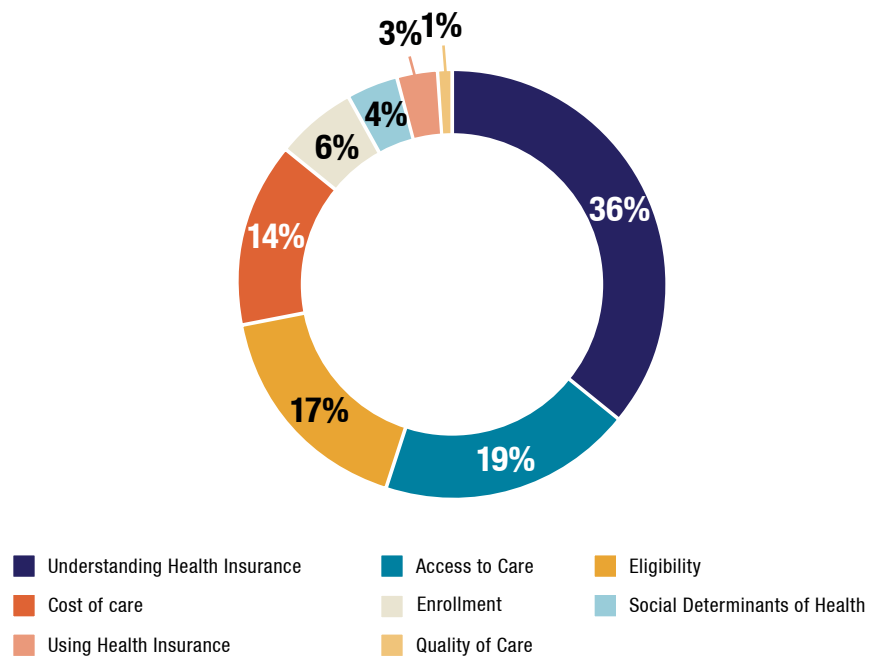
CHA Helps Consumers of All Ages and Income Levels



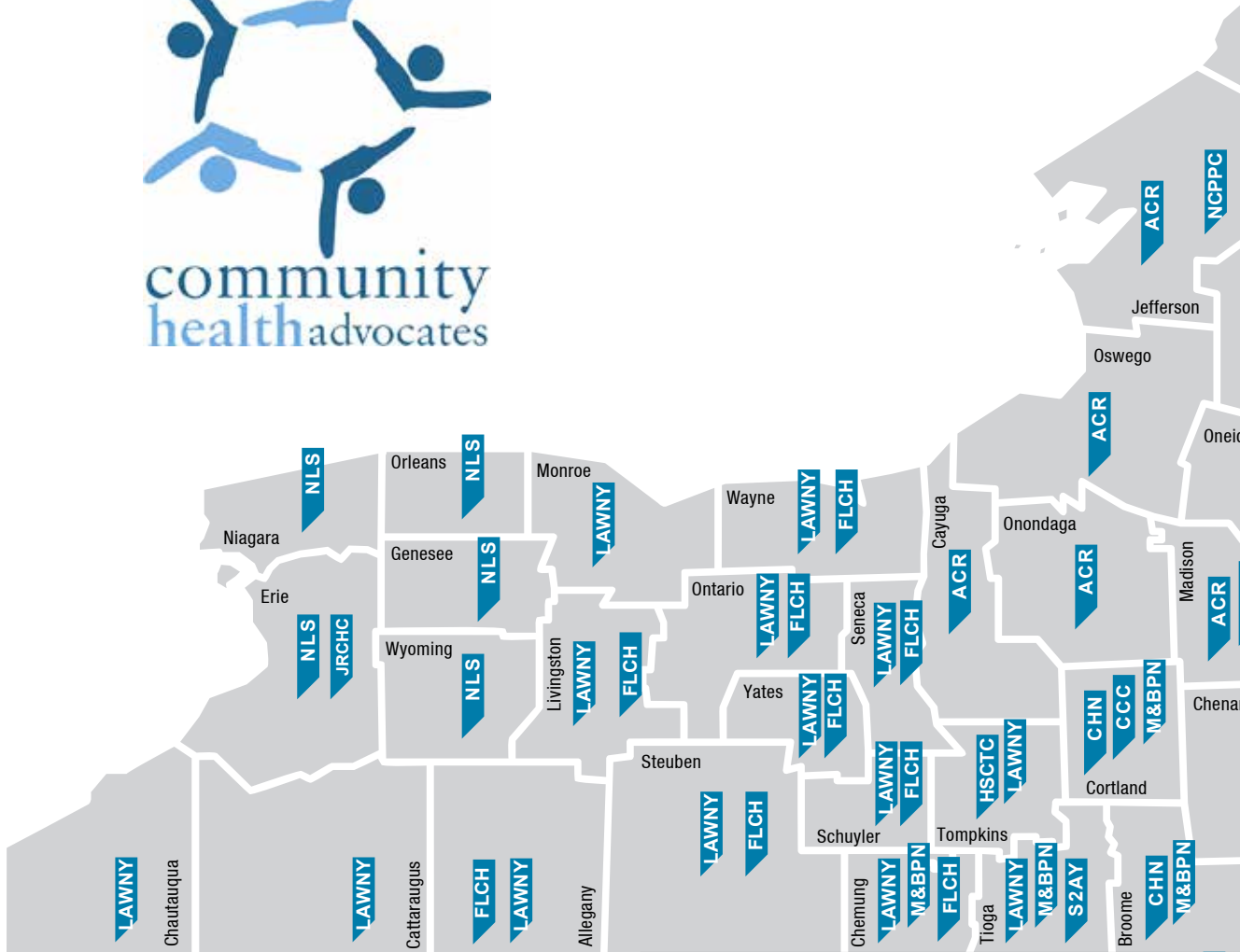
CHA helps consumers in all regions with all types of coverage



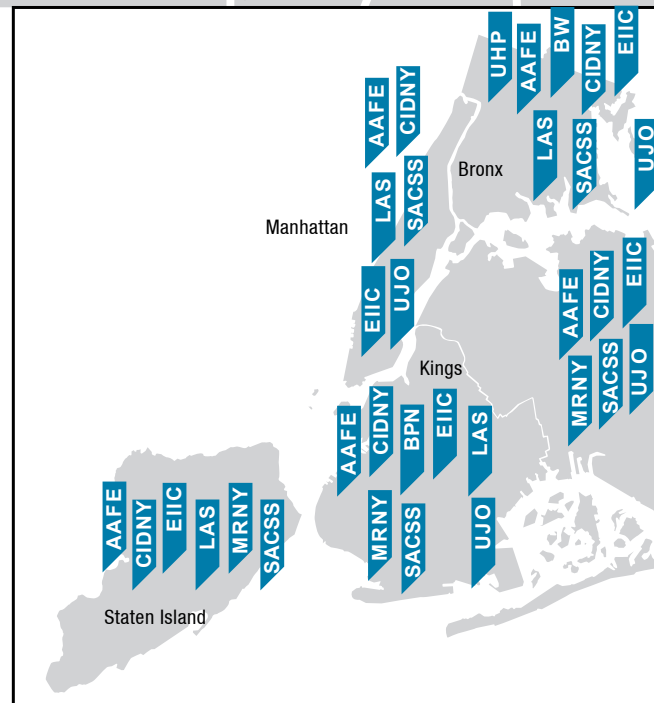
CHA helps consumers keep or secure health insurance and use it effectively

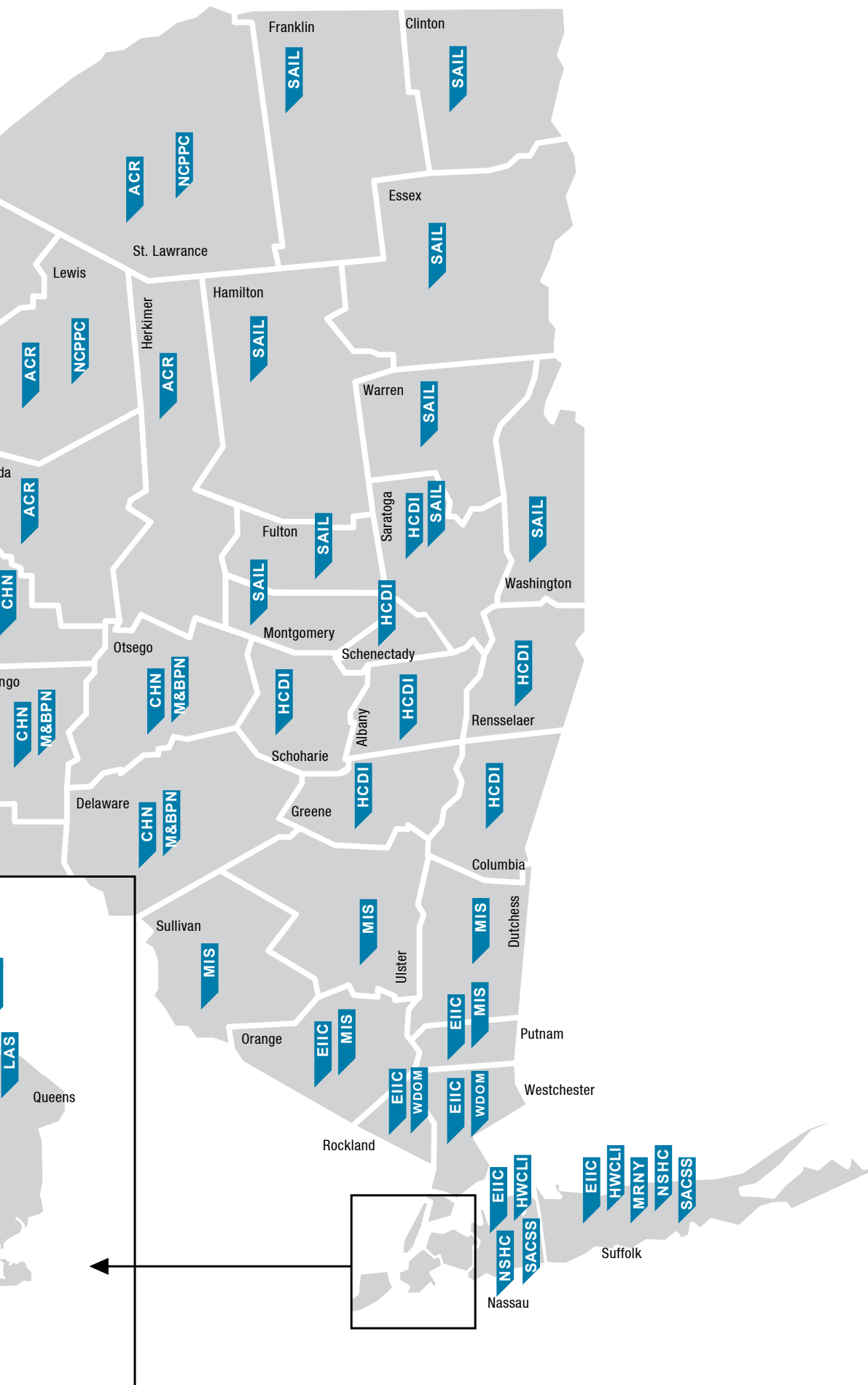


	AGENCY	COUNTIES	PHONE NUMBER
AAFE	Asian Americans for Equality	Bronx, Kings, Manhattan, Queens, Staten Island	212-979-8988
ACR	ACR Health	Cayuga, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, St Lawrence,	1-800-475-2430 315-475-2430
BPN	Brooklyn Perinatal Network	Kings	718-643-8258
BW	BronxWorks	Bronx	718-588-3836
CCC	Cortland Chamber of Commerce	Cortland	607-756-2814
CHN	Chenango Health Network	Broome, Chenango, Cortland, Delaware, Madison, Otsego	607-337-4128
CIDNY	Center for the Independence of the Disabled New York	Bronx, Kings, Manhattan, Queens, Staten Island	646-442-4145
EIIC	Emerald Isle Immigration Center	Bronx, Kings, Nassau, Manhattan, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Westchester	718-478-5502, ext. 103
HCDI	Healthy Capital District Initiative	Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady, Schoharie	518-462-7040 ext.11
FLCH	Finger Lakes Community Health	Allegany, Chemung, Livingston, Ontario, Schuyler, Seneca, Steuben, Wayne, Yates	1-800-346-2211
HSCTC	Human Services Coalition of Tompkins County	Tompkins	1-877-211-8667
HWCLI	Health and Welfare Council of Long Island	Nassau, Suffolk	516-505-4426
ILCHV	Independent Living Center of the Hudson Valley	Albany, Columbia, Greene, Rensselaer, Schenectady	518-274-0701
JRCHC	Jericho Road Community Health Center (Hope Refugee Drop-In Center)	Erie	716-881-0539
LAWNY	Legal Assistance of Western New York	Allegany, Cattaraugus, Chautauqua, Livingston, Monroe, Ontario, Schuyler, Seneca, Steuben, Tioga, Tompkins, Wayne, Yates	585-325-2520
M&BPN	Mothers & Babies Perinatal Network of SCNY	Broome, Chemung, Chenango, Cortland, Delaware, Otsego, Tioga	607-722-0517
MIS	Maternal Infant Services of Orange, Sullivan, and Ulster Counties	Dutchess, Orange, Putnam, Sullivan, Ulster	1-800-453-4666
MRNY	Make the Road New York	Kings, Queens	718-565-8500, ext.4460
		Staten Island, Suffolk	718-727-1222, ext. 3442
NSHC	Nassau-Suffolk Hospital Council	Nassau, Suffolk	631-435-3000
NCPPC	North Country Prenatal/Perinatal Council	Jefferson, Lewis, St. Lawrence	1-800-279-8679 315-788-8533, ext. 223
NLS	Neighborhood Legal Services	Erie, Genesee, Niagara, Orleans, Wyoming	716-847-0650 716-284-8831
SACSS	South Asian Council for Social Services	Bronx, Kings, Nassau, Manhattan, Queens, Richmond, Suffolk	718-321-7929
SAIL	Southern Adirondack Independent Living Center	Clinton, Essex, Franklin, Fulton, Hamilton, Montgomery, Saratoga, Warren, Washington	518-792-3537
UHP	Urban Health Plan	Bronx	718-589-2440
UJO	United Jewish Organizations of Williamsburg	Bronx, Kings, Manhattan, Queens	1-800-346-2211
WDOM	Westchester Disabled on the Move	Rockland, Westchester	914-968-4717, ext. 110



	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 York State	1-800-333-4114
LAS	Legal Aid Society	New York City	888-663-6880 (Tuesdays)





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