

Community Health Advocates



The Community Service Society of NY

The Community Service Society of New York (CSS) has worked with and for New Yorkers since 1843 to promote economic opportunity and champion an equitable city and state.

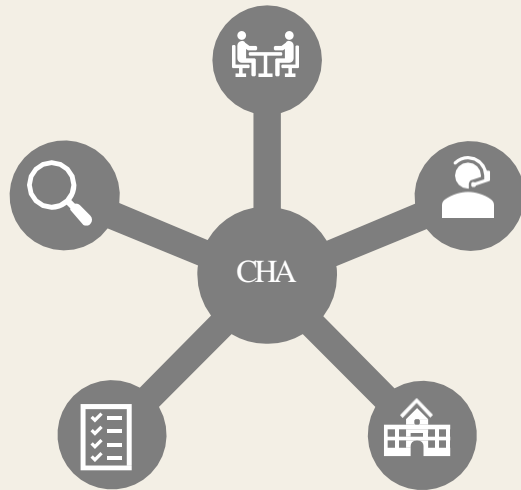
Human Services Coalition of Tompkins County

Human Services Coalition of Tompkins County (HSCTC) is a not-for-profit community based organization. Its mission is to enhance the delivery of health and human services in the Tompkins County area.

What is CHA?



CHA: a one-stop program for healthcare consumers in New York



- We offer **FREE** assistance related to health coverage and access to care
- We help people with any type of coverage
- We speak multiple languages
- We serve **all 62 counties** through a live-answer **helpline** and **25 agencies**



CHA's Helpline
888-614-5400

- Open every business day from 9am to 4pm
- The CHA email address is: cha@cssny.org
- Listed on all Medicaid, Essential Plan, Child Health Plus, Qualified Health Plan and state-regulated commercial Explanation of Benefits (EOB) and notices of Adverse Determination

SAMPLE EOB NOTICE

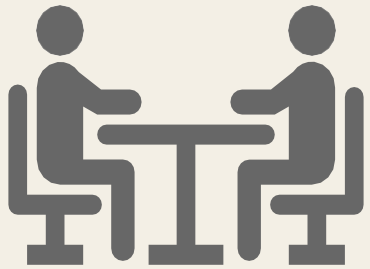
Availability of Consumer Assistance/Ombudsman Services

In addition, there may be other resources available to help you understand the appeals process. For questions about your rights, this notice, or for assistance, you can contact the Employee Benefits Security Administration at 1-866-444-EBSA (3272).

Additionally, a consumer assistance program may be able to assist you at:

Community Service Society of New York
Community Health Advocates
633 Third Avenue,
10th Floor New York,
NY 10017
Toll-free telephone: 1-888-614-5400, or e-mail cha@cssny.org

CHA's providers in Tompkins



Human Services Coalition of Tompkins County

118 N Tioga St, Suite 304
Ithaca, NY 14850
607-273-8686

Legal Assistance of Western New York

One West Main Street, 4th and 10th Floor
Rochester, NY 14614
585-325-2520

Overview of CHA Services



Five common issues CHA helps clients resolve



#1 - Getting Coverage



#2 - Understanding and Using Coverage



#3 - Accessing Care



#4 - Medical Bills



#5 - Claim Denials



CHA Help #1: Getting Coverage

CHA can help you:

- Review your public (e.g., Medicaid, Medicare) and private insurance options if you're uninsured
- Help you choose between plans
- Switch from one plan to another
- Keep your coverage if barriers arise
- Seek additional coverage to reduce your out- of-pocket costs

Getting Additional Coverage: Joann's Story

The Problem: The cost of Medicare Part B premiums and 20% co-insurance for every medical bill was draining family finances.

The Solution: CHA helped Joann and her husband apply for the Medicare Savings Program, which covers the cost of their Part B premiums (over \$300 stays in their pockets now), but also qualified them for Extra Help—a program to cut Rx costs.

"What a Godsend! I didn't know there were programs that could help cover costs and help pay for Medicare."



CHA Help #2: **Understanding and Using Health Insurance Coverage**

CHA can help you understand:

- What services are covered by your plan
- What are free preventative services and what your cost sharing should be for non-preventative care
- Key terms like Explanation of Benefits (EOB); in-network provider; out-of-pocket cost; formulary, etc.
- Access rules of your managed care plan

Understanding Your Coverage: Janet's Story



The Problem: Janet wound up with duplicate vaccinations and unexpected medical bills totaling \$1,400 as part of her immigration process.

The Solution: CHA helped Janet understand that she was not being taken advantage of. Because she was not properly educated about the process prior to her appointments, the bills and the re-vaccination were appropriate. CHA worked with the provider and others to find financial relief for the fees.



CHA Help #3: Accessing Care

CHA can help you:

- Find a specialist who speaks your language or is in your plan's network.
- Find durable medical equipment that is covered by your insurance.
- Obtain prior approval from your health plan for a service/benefit you need.

Accessing Care: Kathy's Story



The Problem: Kathy's limited English proficiency makes it difficult to navigate medical appointments and understand all the Medicare marketing materials that come her way

The Solution: CHA ensures Kathy attends all her doctor's appointments and that she understands what her providers are telling her. Her Advocates help Kathy ask questions and get the information she needs so she can manage her health despite the language barrier.



CHA Help #4: Medical Bills

CHA can help you:

- Sort through your bills to figure out what you owe.
- Appeal a decision when an insurer has made a mistake.
- Negotiate with providers to reduce unaffordable bills,
- Find out if you have balance billing protections for bills beyond your regular cost-sharing amount.

Medical Bills: Raymond's Story



The Problem: Raymond was laid off during COVID and was then diagnosed with a medical issue that left him with a \$1,000 medical bill after his COBRA insurance ran out.

The Solution: CHA helped Raymond apply for Medicaid so he could continue receiving care to resolve his medical issue. CHA then worked with Raymond's providers to provide his new coverage information and reduce his balance to zero with retroactive coverage.



CHA Help #5: **Claim Denials**

If your health plan refused to pay for a medical service or denied a prior authorization request, you have the right to fight the denial through your plan's appeal process.

CHA can help you:

- Appealing the denial of a claim.
- File a grievance or complaint.

Claim Denials: Mark's Story



The Problem: Mark was experiencing pain while eating. The dentist told Mark that he needed root canal work and crowns on both teeth. But his Medicaid plan denied the claim, saying that the dental work was not medically necessary.

The Solution: CHA filed an external appeal that included evidence that Mark's dental work was medically necessary. CHA won the appeal and Mark now eats without pain and sensitivity and loves his new smile!

Q & A



For further information:

Diane Spicer

Community Service Society of NY

347-866-2283

dspicer@cssny.org

communityhealthadvocates.org

JD Drader

Human Services Coalition of Tompkins County

(516) 505-4421

jdrader@hsctc.org

www.hsctc.org

Need Assistance?

Call our Helpline: 888-614-5400

In-Person: 516-505-4421