Community Health Advocates



CSS Community Service Society

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.

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

SAMPLE EOB NOTICE

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 Coverage: Dominga's Story



The Problem: Dominga lost her Medicaid and suddenly was being charged for her Medicare Part B premiums. She was having trouble affording her Medicare.

The Solution: CHA discovered that when her Medicaid case was transferred from NYSOH to HRA when she turned 65, she did not submit necessary forms to keep her Medicaid active. CHA also helped Dominga enroll in a Medicare Savings Program, which now covers the cost of her Part B premiums.



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: Norma's Story



The Problem: Norma was late to enroll in Medicare Part B after turning 65 and when she tried to sign up the monthly premium, combined with her late enrollment penalty, was going to cost her $324 each month.

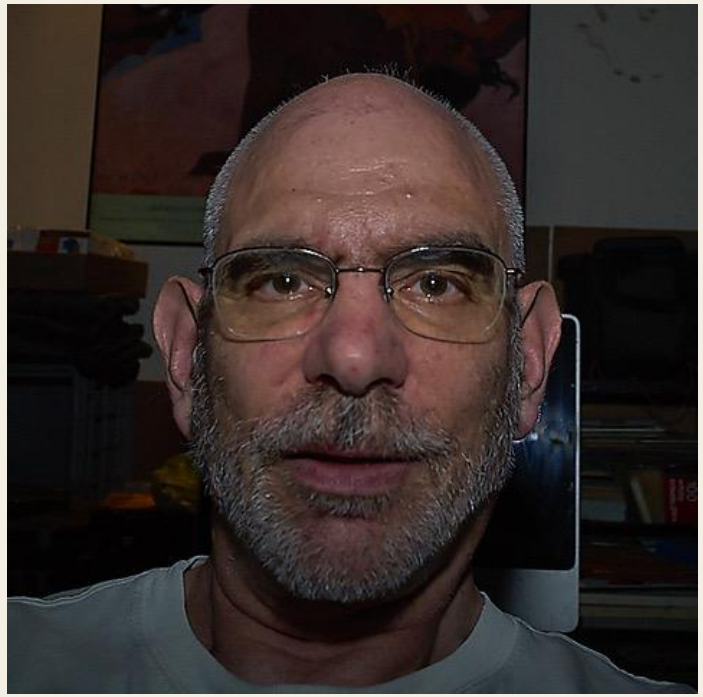
The Solution: CHA helped her understand how Medicare works, and why she was being penalized. CHA also screened Norma for a Medicare Savings Program and because she was eligible due to her income level, she was able to enroll in Part B and her penalty was eliminated.

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:
Eric's Story



The Problem: Eric needed specialized physical therapy but there were no in-network therapists in his plan that had the specialized training needed to treat him. He could not pay himself, as the cost was too burdensome.

The Solution: CHA helped Eric appeal to his plan and then to the regulatory body overseeing his plan. CHA won the appeal and Eric was able to get treatment from an out-of-network physical therapist and the plan reimbursed him for the treatments he had already paid for on his own.



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:
Heidi's Story



The Problem: Heidi received a bill for nearly $50,000 for a one-night stay at a hospital after going to the emergency department for care. Her insurance plan denied coverage and she had been sent to collection for some of the charges.

The Solution: CHA advised Heidi through the insurance appeals process, but this did not work. Ultimately, CHA asked the hospital to resubmit the charges as observational and the plan approved the claims. Ultimately, she only paid $150—a much more manageable fee!

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:
Sonia’s Story



The Problem: Sonia's health plan denied an injection medication to treat her kidney disease, deeming treatment not medically necessary.

The Solution: CHA helped her file an external appeal and made the case for the use of this medication to treat her specific disease. The medication was approved, saving Sonia $68,000 if she had to pay on her own.

Q & A

For further information:

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www.communityhealthadvocates.org

Need Assistance? Call **888-614-5400**

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