



February 20, 2018

Hon. John Flanagan, Majority Leader
New York State Senate
Room 330. State Capitol Building
Albany, NY 12247

Dear Senator Flanagan:

We write to urge the Senate to support the Governor's \$2.5 million appropriation with an additional \$1 million Senate-sponsored appropriation to fund Community Health Advocates (CHA).

Designated in 2010 as New York's statewide health consumer assistance program, CHAs help more than 40,000 individuals and small businesses annually with Marketplace, private and public health insurance coverage, helping them to understand and use their coverage. Since 2010, CHAs have assisted over 300,000 New Yorkers and saved approximately \$26 million for New Yorkers in health insurance and health care costs.

The continuing threat of major changes to the health system make the need for CHAs all the more pressing. Our constituents are fearful and confused about these changes and need help navigating and accessing the future healthcare system. CHAs are perfectly positioned to help our constituents. They provide services through a central live-answer, toll-free helpline and network of 25 community-based organizations and small businesses serving groups, operating in all 62 counties of the state. The Community Service Society, in cooperation with three specialist agencies – Empire Justice Center, The Legal Aid Society, and Medicare Rights Center – supports the CHA network by providing technical support, comprehensive training and backup for complex cases.

CHA's helpline, which is listed on all commercial insurance carriers' Explanations of Benefits and claim denials, serves approximately 10,000 callers per year and handles complex commercial insurance coverage appeals of denials of care and payment of medical bills. The CHA network is there to help people with job-based or other forms of private and public coverage. CHAs help consumers understand how to use their insurance; resolve billing issues and coverage denials; maximize their coverage (by securing prior authorizations, access to specialists, and assistance with out-of-network and surprise bills); find affordable health care and patient/pharmacy assistance, and access hospital financial assistance programs.





The CHA program has also been lauded nationally as the leading model of a consumer assistance program by the Kaiser Family Foundation, the National Governor's Association, Families USA, and the United States Department of Health and Human Services.

At its height, CHAs were funded with \$7 million (federal grants under ACA) and provided services through 27 community-based organizations and 34 small business serving groups. In 2015, federal funding for consumer assistance programs ended. Since then, CHAs have been funded by the Executive and Assembly, with the Governor providing \$2.5 million and the Assembly providing \$1 million (2017-18 State Budget).

To ensure that the CHA network is there to assist our constituents as they face fear and uncertainty, we respectfully ask for the Senate to provide \$1 million to CHAs in addition to the Executive's \$2.5 million in the 2018-19 State Budget.

Thank you for your consideration of this request.

Very truly yours,

Handwritten signature of Senator Gustavo Rivera in black ink.

Senator Gustavo Rivera
Ranking Member, Health Committee

Handwritten signature of Senator Brian Kavanagh in black ink.

Senator Brian Kavanagh

Handwritten signature of Senator Joseph Addabbo in black ink.

Senator Joseph Addabbo

Handwritten signature of Senator Toby Stavisky in black ink.

Senator Toby Stavisky

Handwritten signature of Brian A. Benjamin in black ink.

Handwritten signature of Roxanne Persaud in black ink.



SENATOR
GUSTAVO RIVERA
33RD DISTRICT

NEW YORK
STATE
SENATE

ALBANY, NEW YORK 12247



RANKING MINORITY MEMBER
HEALTH
COMMITTEES:
CRIME VICTIMS, CRIME AND
CORRECTION
ETHICS
FINANCE
HIGHER EDUCATION
INSURANCE
LABOR
MENTAL HEALTH AND
DEVELOPMENTAL DISABILITIES
RULES

Senator Brian Benjamin

A handwritten signature in black ink that reads "John E. Brooks".

Senator John Brooks

A handwritten signature in black ink that reads "Neil D. Breslin".

Senator Neil Breslin

A handwritten signature in black ink that reads "Brad Hoylman".

Senator Brad Hoylman

Senator Roxanne Persaud

A handwritten signature in black ink that reads "James Sanders".

Senator James Sanders

A handwritten signature in black ink that reads "Kevin Parker".

Senator Kevin Parker

A handwritten signature in black ink that reads "Leroy Comrie".

Senator Leroy Comrie

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