

Trouble with Your Health Insurance? Read This

Maria is a 40 year-old from Washington Heights in Upper Manhattan. She was repeatedly receiving a bill from a local hospital for her recent visit to the ER. Maria is uninsured and could not afford the \$191.00 charge. She was scared and did not know where to go for help. Fortunately, Maria found NYC MCCAP – the New York City Managed Care Consumer Assistance Program - which quickly determined that she was eligible for public health insurance, helped her get coverage, and made sure that the bill was paid by the hospital. Thanks to NYC MCCAP, we were able to ensure that Maria has one less thing to worry about during these difficult financial times.

This is one of the more than 100,000 New Yorkers NYC MCCAP has helped over the last ten years. It can help you navigate the complex health care system. NYC MCCAP is a program of the Community Service Society. It is funded by the New York City Council and is administered by the city's Department of Health and Mental Hygiene.

NYC MCCAP services are critical because just having health insurance is not enough. Obtaining affordable health insurance is important, but it's just a first step. Many who have health insurance do not understand how to use it effectively. Without this knowledge, people will not receive health care services to which they are entitled.

NYC MCCAP assists consumers in obtaining health insurance; educates New Yorkers about how to use their managed care health plans to get the care they need; informs consumers of their rights in managed care plans; and provides tools on how to resolve problems with their health plans, such as payment disputes.

Reaching Out

The program is essential to reaching the many New Yorkers who cannot get health insurance through their jobs. These include 60 percent of low-income Black workers and 71 percent of low-income Latino workers.

NYC MCCAP reaches impenetrable communities. The strength of the program stems from the relationships with our community partners. These agencies are trusted resources in their respective communities, and people who might not traditionally seek assistance for health issues go to them for help.

Services are provided through a network of 26 community-based organizations located throughout the five boroughs. These agencies have been trained to conduct quality community education workshops and to provide individualized counseling for people who face barriers to accessing health care services.

NYC MCCAP is able to root out systemic problems through its network of community partners, which serves as the eyes and ears of policy implementation. These agencies provide critical, real-time feedback to inform the ongoing development of healthcare policy and publicly sanctioned programming.

The diversity of the NYC MCCAP network allows it to provide services in 12 languages (English, Spanish, Chinese, Russian, Haitian Creole, Yiddish, Korean, Polish, Urdu, Hindi and American Sign Language). Almost 70 percent of MCCAP clients speak a language other than English at home; over 60 percent were born outside of the United States. Two-thirds of all NYC MCCAP clients are racial or ethnic minorities.

From the Haitian Americans United for Progress in eastern Queens to the Latin American Integration Center on Staten Island to the Women’s Housing and Economic Development Corporation in the Bronx, NYC MCCAP agencies span the city. Here are a couple of MCCAP agencies and the populations they serve.

Upper Westside

The West Side Campaign against Hunger is located on Manhattan’s Upper Westside. It serves primarily the homeless, people with mental and physical disabilities, and low-income groups, offering help in English and Spanish. Besides health care, it helps with financial relief, food stamps, and housing.

Flushing, Queens

The South Asian Council for Social Services is located in Flushing, Queens. It serves members of the South Asian (India, Pakistan, Nepal, Sri Lanka, Maldives) and Indo-Caribbean (Guyana, Trinidad, and Suriname) communities in New York City. It offers help in Bengali, Arabic, Punjabi, Hindi, and Urdu. In addition to health care, it provides ESOL classes, job training, and parents’ empowerment programs.

NYC MCCAP also provides critical health assistance through community education workshops and individual counseling sessions. To date, NYC MCCAP has reached over 117,000 New Yorkers through workshops and the one-on-one assistance counseling sessions. We help people with all types of health insurance – Medicaid, Family Health Plus, Child Health Plus, Medicare, and private insurance.

Barriers and Challenges

Poor health is often a factor in affecting a person’s ability to find and hold a job. We know through our annual survey of low-income New Yorkers, “The Unheard Third,” that health problems are a major barrier to people looking for a job. Among low-income respondents who are unemployed, 38 percent say that health problems are the most difficult factor in searching for a job. Another barrier to health care is funding; funding for MCCAP comes through the City Council. In tough economic times, we face the possibility of more funding cuts in the MCCAP program.

By helping New Yorkers use their health insurance effectively, NYC MCCAP helps more people improve their health status. This is good for all New Yorkers. Access to quality care is a public health issue that concerns all of us.

If you have a problem getting access to health care, or if you need help with your managed care plan, contact NYC MCCAP at CSS at 212-614-5400. Or you can go online for information at MCCAP's website: www.nycmccap.org. The site includes a listing and location of all MCCAP agencies as well as some basic health insurance information for consumers and advocates.

Join the discussion on how we can improve the lives of low-wage workers by making your voice heard on our Turnstile blog at <http://turnstile.cssny.org/turnstile/>.

David R. Jones is president and CEO of the Community Service Society (CSS), the leading voice on behalf of low-income New Yorkers for over 160 years. The views expressed in this column are solely those of the writer. The Urban Agenda is available on CSS's website: www.cssny.org.

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