

COMMUNITY HEALTH ADVOCATES



Implementing Health Reform Post-SCOTUS: A Conversation on Consumer Engagement Strategies
New York State Health Foundation – July 31, 2012

Elisabeth R. Benjamin, MSPH, JD
VP Health Initiatives
Community Service Society

Outline of Presentation

- Community Health Advocates
 - Achievements and Demographics
- Small Business Assistance Program (SBAP)
 - Achievements and Demographics
- Implications for Exchange Design



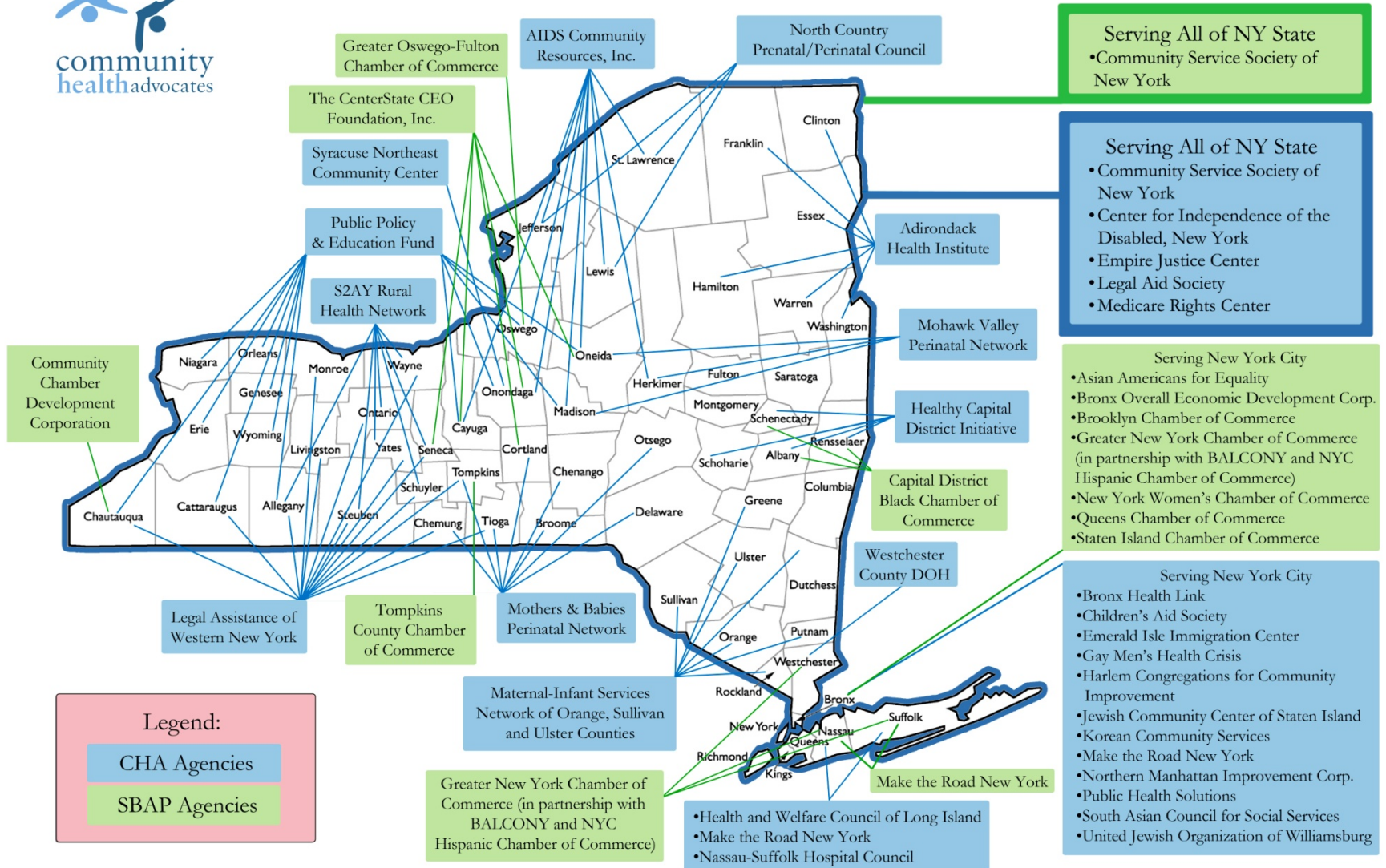
CHA Achievements

- More than 80,000 cases since November 2010
 - Provided assistance in 6,569 cases through the central live-answer Helpline
 - Provided one-on-one assistance in 28,402 cases in local communities
 - Conducted 1,822 community-based presentations educating 43,066 New Yorkers about their health care rights and health insurance options (topics include: What's in the ACA for me?; Health Options for Uninsured New Yorkers, etc.)
- Provided services in 11 languages other than English (Spanish, Chinese, Korean, Yiddish, Russian, Punjabi, Urdu, Hindi, Bengali, Gujarati, Polish)
- Helped consumers from all 62 counties



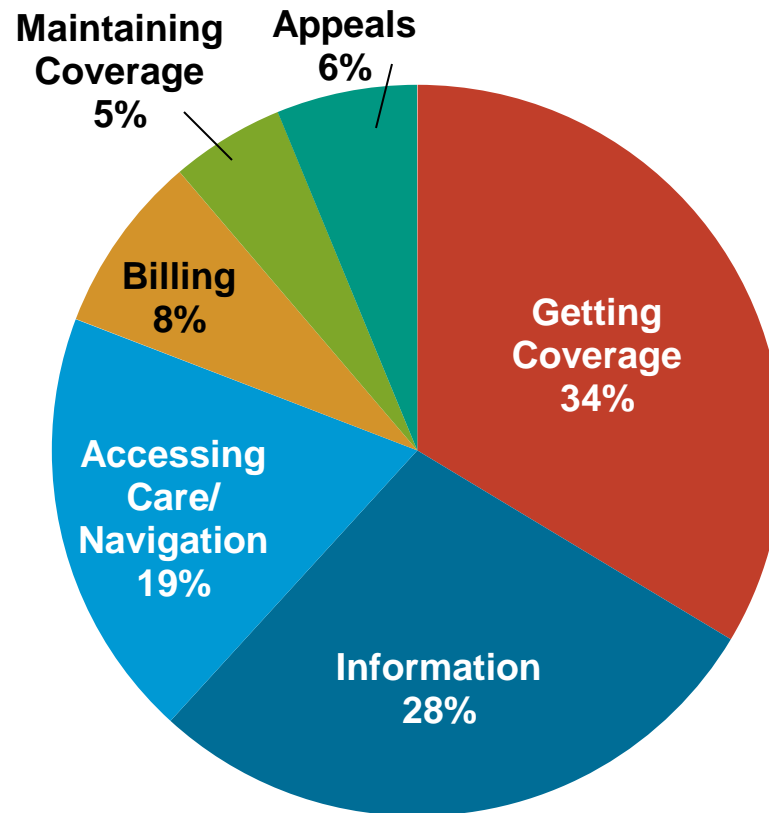
CHA and SBAP Statewide Network

CHA Helpline: 1-888-614-5400 | E-Help: www.communityhealthadvocates.org/get-help



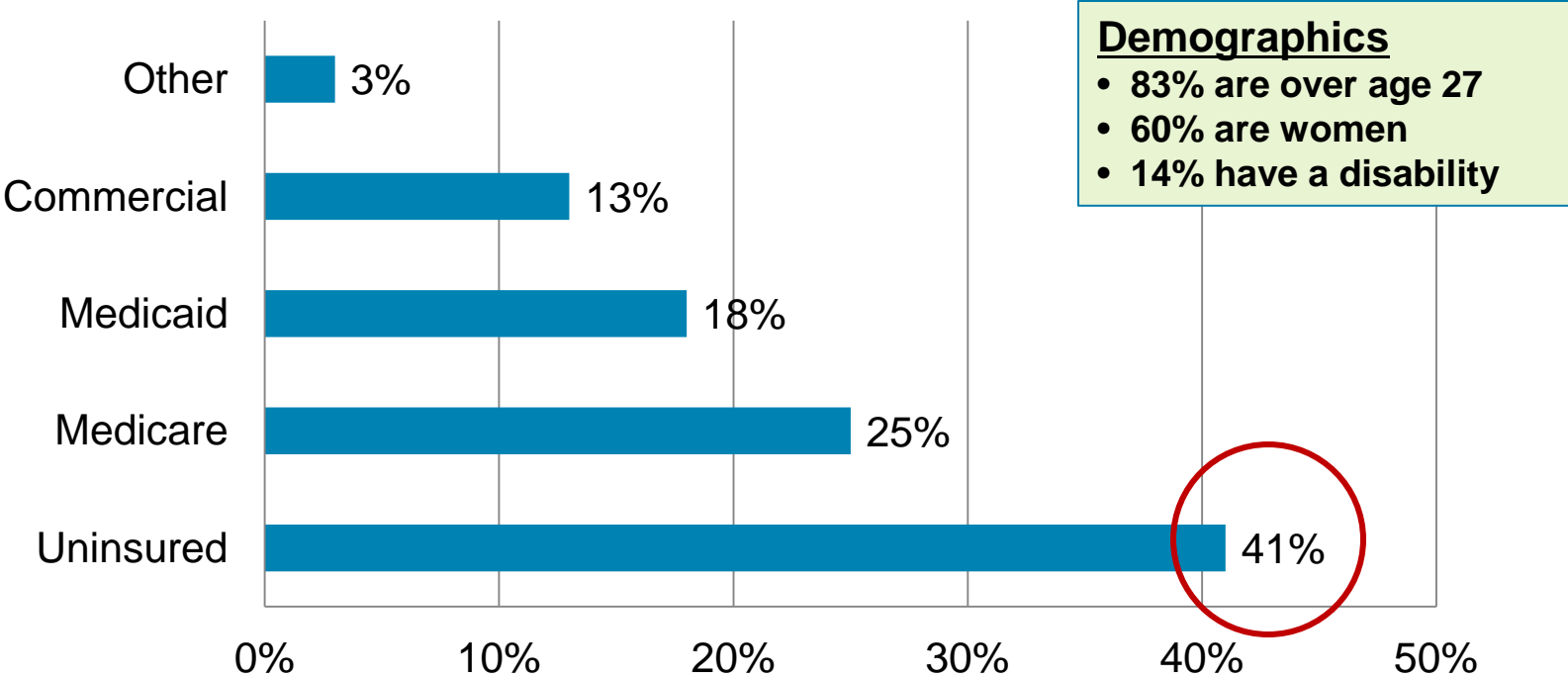
CHA Individual Assistance Statistics

Cases by Issue



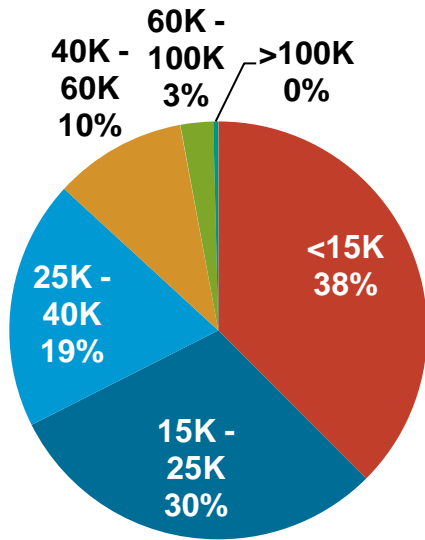
Individual Assistance: Serving consumers with all types of coverage

Proportion of Individual Assistance Cases by Primary Insurance



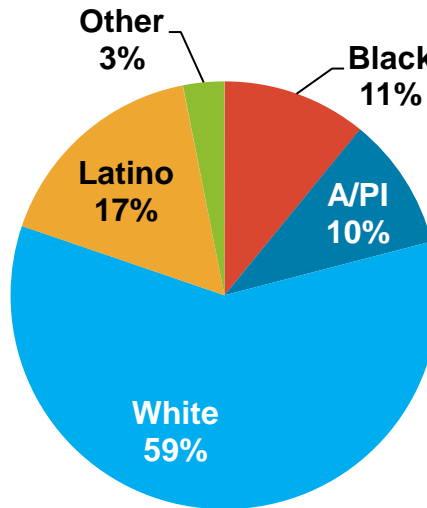
Uninsured Demographics

Uninsured by Household Income



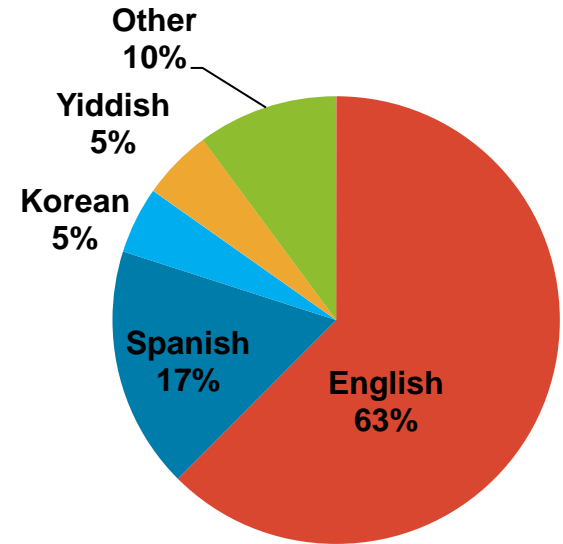
62% of uninsured CHA consumers earn more than \$15,000 per year

Uninsured by Race



41% of uninsured CHA consumers are racial minorities

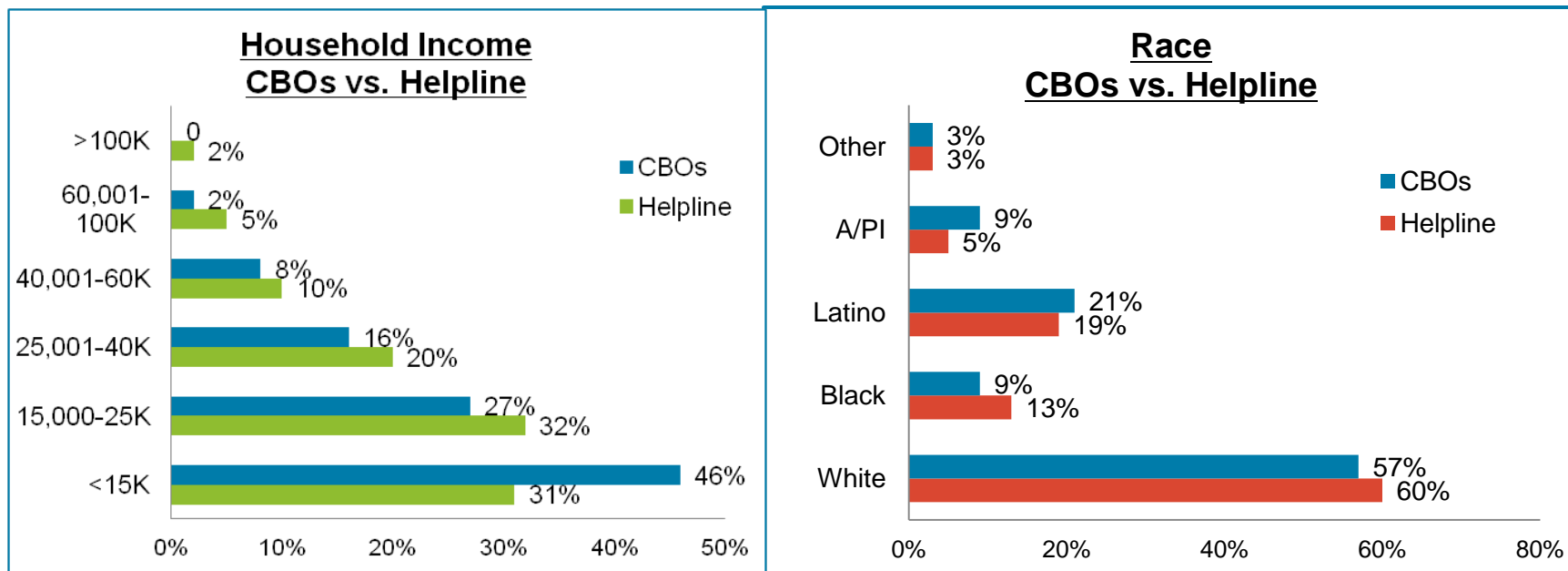
Uninsured by Language at Home



37% of uninsured CHA consumers speak a language other than English at home

Two paths for consumers to obtain services

- Very low-income and LEP uninsured consumers more likely to seek face-to-face services at CBOs.
- Black and higher income uninsured consumers more likely to seek help through the Helpline.



Implications for Exchange Design

- Significant Demand for CBO/Hotline model:
 - Since 2010, demand increased steadily, especially amongst the uninsured who will benefit from the roll out of the ACA in late 2013.
 - A network of CBOs is effective for reaching the most vulnerable consumers (those living on less than \$15K per year, LEP folks). Higher income folks, people with disabilities, and African Americans tend to use the hotline (there are exceptions).
 - Central hub and Specialists with a rich data set is important for consistency of services
 - identifies potential Exchange enrollees and “systemic” issues
 - ensures quality assurance through regular training and case reviews
- Marketing Lessons:
 - Women and people over age 27 are key targets
 - CHA’s helpline and website experienced “spikes” on “media rich” days—the Exchange will have to be prepared to respond rapidly for these events.
- Help “getting coverage” is the top issue for CHA consumers:
 - 70% had incomes over \$15,000 per year and are likely eligible for Exchange QHP products.

SBAP's Inception and Developments

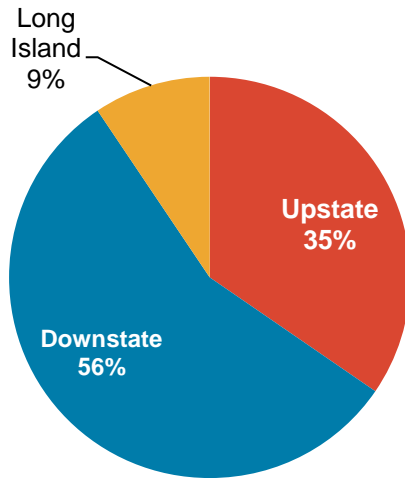
- CSS issued an RFP on February 16, 2012, 30 groups submitted proposals
- 13 small business-serving agencies were selected (awards announced March 26th, launched on March 29, 2012)
 - 7 in New York City
 - 1 on Long Island
 - 5 Upstate

SBAP Reach to Date:

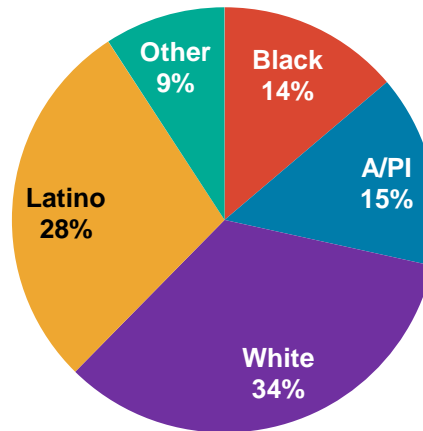
- Conducted 102 presentations (reaching 770 businesses) & conducted 277 individualized business assistance counseling sessions
- Demographics:
 - 55% of businesses have 5 employees or less
 - 73% have annual revenue of \$250,000 or less
 - 76% are minority owned
 - 31% offer health insurance at time of interaction

SBAP's Reach

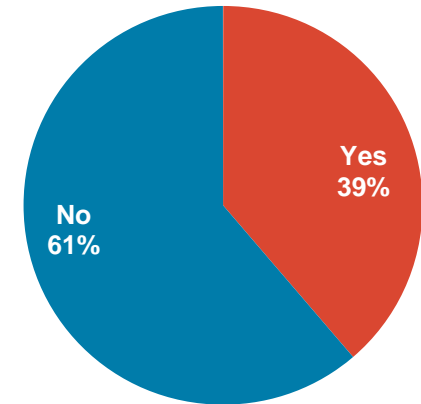
Geographic Distribution



Race of Owner



Does business offer health insurance?



SBAP Demographics

- Geographically diverse representation
- 76% are minority-owned
- 61% do not offer health insurance

Lessons Learned

- Most small business owners are unaware of tax credits
- Small businesses report their accountants are unaware of tax credits
- Small businesses want to know the amount of their tax credit right away
- Chambers often rely on broker-members for insurance expertise
- Lots of outreach methods: distribution of brochures with IRS forms, educational seminars at Chambers, presentations to civic groups, tabling health fairs, business expos, membership rounds & drives, radio shows, social media/listserves, and cold calling
- Need for public access to free up-to-date list of licensed health insurance brokers



Thanks!

- The New York State Health Foundation
- The CHA Specialist Partners
 - ❖ Empire Justice Center
 - ❖ The Legal Aid Society
 - ❖ Medicare Rights Center
- The CHA and SBAP Network partners (see map on page 4)
- Governor Cuomo, James Introne and Donna Frescatore
- The dedicated staff at the New York State Department of Health and its Exchange Team
- The U.S. Department of Health and Human Services