

The New York MCCAP Model

Building Consumer Engagement in Health Care

The complex and fragmented nature of our current health insurance system often leaves consumers frustrated and confused. The opportunity of federal health reform may also bring new implementation challenges in our communities. An consumer assistance program, such as the NYC MCCAP program, can help consumers effectively make decisions about their own health care, and that of their family.



Consumer assistance programs help people take charge of their own health care.

The New York City Managed Care Consumer Assistance Program (MCCAP) is the largest health care consumer assistance in the country. Similar programs exist in California and Massachusetts. MCCAP is an innovative resource that helps New Yorkers navigate the health care system. MCCAP helps 15,000 New Yorkers each year and, since its inception, has served over 130,000.

It provides critical assistance to the most vulnerable and underserved populations by:

- Helping people to sign up for insurance;
- Educating New Yorkers about how to use their health insurance to get the care they need;
- Informing people of their rights;
- Providing tools on how to resolve problems with health plans; &
- Providing valuable feedback to policymakers.

Policymakers' First Responders

Consumer assistance programs serve as first responders for front-line issues stemming from policy changes. Such programs help policymakers' best laid plans become successful realities.

For example, prior to health reforms reforms in Massachusetts, the consumer helpline there averaged 500 calls per month. After health reform, calls jumped to about 4,000 per month. Similarly, when the Medicare Part D drug program was adopted, the federal hotline was overwhelmed by callers. In New York, the MCCAP program responded to the introductions of Medicare Part D by creating user-friendly materials and conducting trainings throughout the city.

Programs such as MCCAP serve as the eyes and ears of policymakers. These agencies provide critical, real-time feedback to inform the ongoing development of healthcare policy and publicly sanctioned programming.

Creating a Grassroots Network

MCCAP services are provided through a network of 26 community-based organizations located throughout the five boroughs. These agencies are trained to conduct quality community education workshops and individualized counseling for people who face barriers to accessing health care services. The program is culturally sensitive and linguistically diverse, providing information and services in 12 languages.

Why Consumer Assistance is Critical

- **Having health insurance is not enough.** Obtaining affordable health insurance is just a first step. Many do not understand how to use it effectively and are unable to get the care they need.
- **A grassroots network can reach people in their own communities.** Relationships with community partners form the strength of a consumer assistance program. 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.

The Community Service Society urges that federal health reform include consumer assistance programs, like MCCAP. This will help consumers efficiently enroll in and navigate the reformed health care system. In addition, consumer assistance programs will provide vital information to policymakers by identifying and documenting areas for improvement.