

# NYC MCCAP

New York City Managed Care Consumer Assistance Program  
Annual Report 2009



## The Consumer Voice for Health Care Access

A program funded by the New York City Council and administered by the New York City Department Of Health and Mental Hygiene

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**Community  
Service  
Society** | Fighting Poverty  
Strengthening  
New York

[www.cssny.org](http://www.cssny.org)

Dear Colleague:

As this report goes to print, our nation is on the cusp of negotiating the most significant overhaul of our health care system since the creation of Medicare and Medicaid four decades ago. And yet, in all the discussion about whether to, and how to, change the health care system, very little attention has been paid to providing assistance to the people who will be most affected by the implementation of health reform—the consumers. Implementation of health reform will inevitably spur a great number of questions for the working people in our communities, including:

- How will my family get insurance coverage?
- Will my coverage be adequate?
- Will I be able to afford coverage?
- How do I use the coverage once I'm enrolled?

The Community Service Society (CSS) believes that we have developed the leading model to help consumers get the health care assistance they need in the communities where they live and work. CSS is a 160 year-old organization that seeks to address the root causes of economic disparity. The organization's mission is to promote policies that advance the economic security of the working low-and moderate-income New Yorkers by bringing their perspectives to the policy conversation.

This 2009 Annual Report of our Managed Care Consumer Assistance Program (MCCAP) describes the important role consumer assistance programs play in helping the uninsured become insured, and once insured, helping consumers become effective participants in the health care system.

### MCCAP

The Managed Care Consumer Assistance Program is a model consumer assistance program funded by the City of New York through the Department of Health and Mental Hygiene—Division of Health Care Access and Improvement (DOHMH-HCAI). The MCCAP program works intimately with community-based organizations (CBOs) throughout New York City's five boroughs.

As the nation's economy entered a steep downturn, MCCAP worked tirelessly to ensure that each New Yorker encountered had access to health care or insurance. Some of our significant accomplishments achieved in 2009 (the period from July 1, 2008 – June 30, 2009) include the following:

- We individually assisted nearly 8,100 health care consumers enroll in coverage or otherwise access the health care system;
- We helped 5,500 consumers successfully use their health care plans;
- We conducted 400 trainings in over 10 languages about how to enroll and use health insurance in local community venues;
- We trained more than 3,500 advocates and consumers and established working relationships with nearly 200 social service organizations;
- We partnered with 25 CBOs in predominantly low-income, low-literacy and high immigrant communities to ensure that vulnerable consumers were able to get needed health care.

There is still much more to do. In the coming year, considerable attention will be paid to national health care reform and the proposed changes that will impact the way people receive their health care services. The MCCAP program, and consumer assistance programs around the nation, will continue to work diligently to ensure that health consumers are able to access affordable, quality health care. As the nation's largest consumer-based health ombudsprogram, we stand ready to meet the needs of our city and our nation.

We thank you for your interest and support.

Sincerely,

David R. Jones, Esq  
President and CEO  
Community Service Society

Elisabeth Benjamin, MSPH, JD  
Vice President  
Health Initiatives

Priya Mendon, MS  
Director  
Managed Care Consumer  
Assistance Program

*"I am proud to have been an original supporter of the MCCAP program which meets consumers' health needs in their own communities." [Draft]*

*NYC Council Speaker Christine Quinn*

## **Consumer Health Care Assistance: Now More Than Ever, a Critical Component to Health Care Access**

There are currently over 1.2 million uninsured adults under the age of 65 in New York City. More than 600,000 of these uninsured individuals are, in fact, eligible for public health insurance, yet are not enrolled.<sup>1</sup> As the economic recession deepens, rates of unemployment, and consequently the numbers of New Yorkers without health coverage, continues to rise.

Many factors contribute to people not seeking the coverage they need and are entitled to, including: lack of information about public and private insurance options; uncertainty about their eligibility and the enrollment process for public insurance; and in some cases, outright fear or distrust of the health care system. The complex and fragmented nature of our current health insurance system only adds to consumer frustration and confusion.

While impending federal health reform brings opportunity, it also brings new challenges. Consumers will need assistance navigating the complexities of a health insurance mandate, exchanges, and other new health programs. Reform also raises legitimate concerns about the capacity of the health care system to meet the health care needs of millions of new patients, and how vulnerable communities, such as those with chronic illnesses, special needs, and those in culturally and linguistically isolated populations, will be able to successfully navigate the new health care system.

**MCCAP agencies  
are trusted  
resources in their  
communities and  
with their peers.**

Consumer assistance programs such as MCCAP can help consumers effectively navigate these issues, and make the best health care decisions for themselves and their families. It also provides vital information to policy makers by identifying and addressing problems contemporaneously.

## The MCCAP Model

The Managed Care Consumer Assistance Program (MCCAP) model provides health and insurance coverage information, advice, and navigational assistance to uninsured and insured New Yorkers in their own communities through a network of trained and trusted health advocates. MCCAP network CBOs are the “go-to” resources for communities that are typically difficult to reach, and include the highest numbers of uninsured.

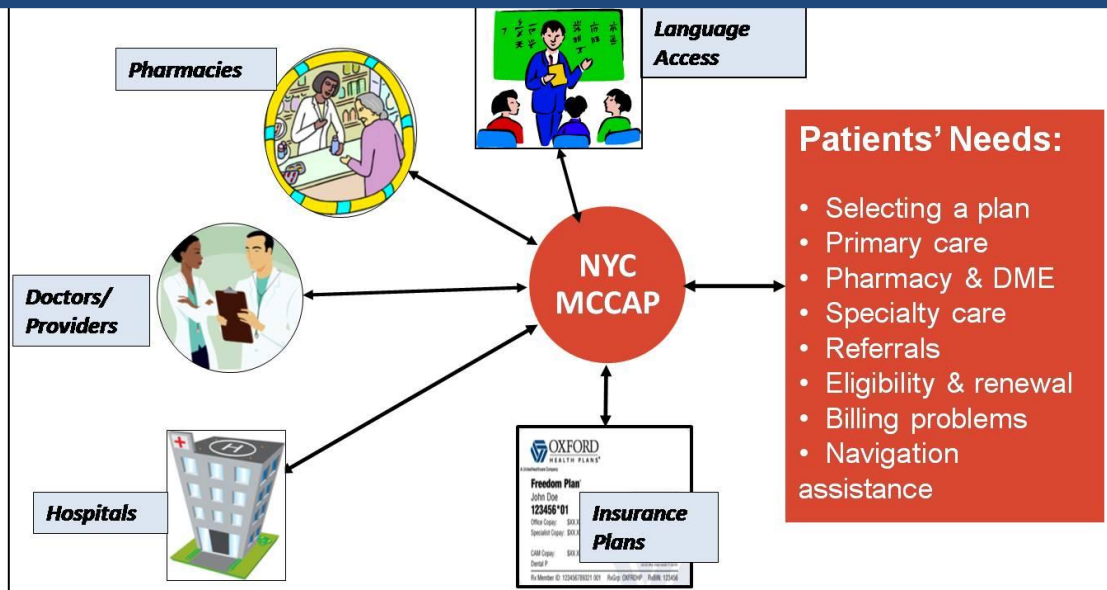
The program was launched in 1999 in response to a requirement that public insurance recipients join managed care plans. Like many states in the mid-1990s, New York hoped to simultaneously control costs and improve care by transitioning from a “fee-for-service” model, in which public insurance enrollees located providers on their own, to a managed care system, in which an insurance company became responsible for coordinating an enrollee’s health care. Over the past decade, nearly 3.1 million New Yorkers have enrolled into managed care plans through the state’s public insurance programs (Medicaid Managed Care, Family Health Plus and Child Health Plus)—a significant portion of whom live in New York City.

In order to ease this transition—and to assist health consumers more broadly—the New York City Council funded MCCAP to help consumers enroll in and navigate public and private insurance programs. As the program matured, MCCAP expanded its efforts to help address the significant challenge of uninsurance in New York City, where 1.3 million residents are uninsured, and two-thirds of the uninsured population live below 200% of poverty (\$36,600 for a family of three in 2009).<sup>2</sup> Today, serving over 8,000 New Yorkers annually at a nominal cost to the City of New York of \$116 per consumer, MCCAP is one of the largest health care consumer assistance programs in the country.<sup>3</sup>

### Grassroots Community Collaboration

Housed within the Community Service Society of New York (CSS), MCCAP is administered by the New York City Department of Health and Mental Hygiene, Office of Health Care Access and Improvement (DOHMH-HCAI). Working closely with providers and payers, the program successfully ensures that a consumer’s access to care is provided seamlessly. Using a trusted network of community-based organizations, MCCAP connects consumers who need health insurance coverage, primary care, pharmacy, and language assistance to appropriate health care providers and insurers.

## MCCAP Ensures that Consumers Successfully Access and Navigate the Health Care System



While CSS runs a centralized training hub and a helpline, the program’s strength is rooted in its decentralized network of 25 community-based organizations (CBOs), which provide services in New York’s diverse and vulnerable communities. Indeed, trusted community partners are the backbone of an effective consumer assistance program. As recognized resources in their respective communities, these agencies are critical to reaching underserved populations and those who might not traditionally seek assistance for health issues, including immigrant communities, the elderly, people with disabilities, and communities that have inadequate access to health care services.

For quality control, CSS collects and monitors client outcomes in a central database, ensuring that consumers trained or counseled by MCCAP receive high quality services. Further, CSS organizes monthly meetings, regular case reviews, case audits, and trainings with all collaborative partners to build health care capacity in communities served by the MCCAP network.

*“This program is vitally important to our community - people with disabilities... We are proud of the work that we do as part of the MCCAP.”*

- Susan Dooha  
Executive Director, MCCAP Agency- Center for Independence of the Disabled, New York



## Sentinel Function

MCCAP leverages its strong relationships with policymakers, government agencies, and other key stakeholders to play a sentinel function and alert City and State officials about on-the-ground trends, issues, and challenges faced by consumers. Like other consumer assistance programs in the nation, MCCAP serves as a first responder for policymakers, identifying and reporting front-line issues as they arise. This helps policymakers achieve their programmatic aims. Past examples include:

- ✓ **Medicare Part D:** When the Medicare Part D drug program was adopted, federal hotlines were overwhelmed. MCCAP responded by: individually counseling seniors about the introduction of Medicare Part D; creating user-friendly materials for clients; and developing and distributing materials about the program to local pharmacies throughout the city.
- ✓ **Transition of SSI recipients into Medicaid Managed Care:** In the fall of 2005, hundreds of thousands of people in receipt of federal disability payments (SSI) were required to join Medicaid managed care plans for the first time. MCCAP helped ease this transition by training advocates and creating a “case management” brochure, available in many different languages, to help clients with disabilities successfully enroll and use their new sources of

coverage. When systemic glitches occurred, MCCAP worked closely with the enrollment broker, City and State officials to streamline the exemption process for those clients who were eligible to remain outside of the managed care program.

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

## Our Constituents

Since 1999, MCCAP has assisted 130,000 New Yorkers by: training 71,000 health care consumers and advocates<sup>4</sup>; giving 6,000 presentations on access to health insurance in NYC; advising nearly 68,000 consumers about their health coverage options.

### Low-income New Yorkers

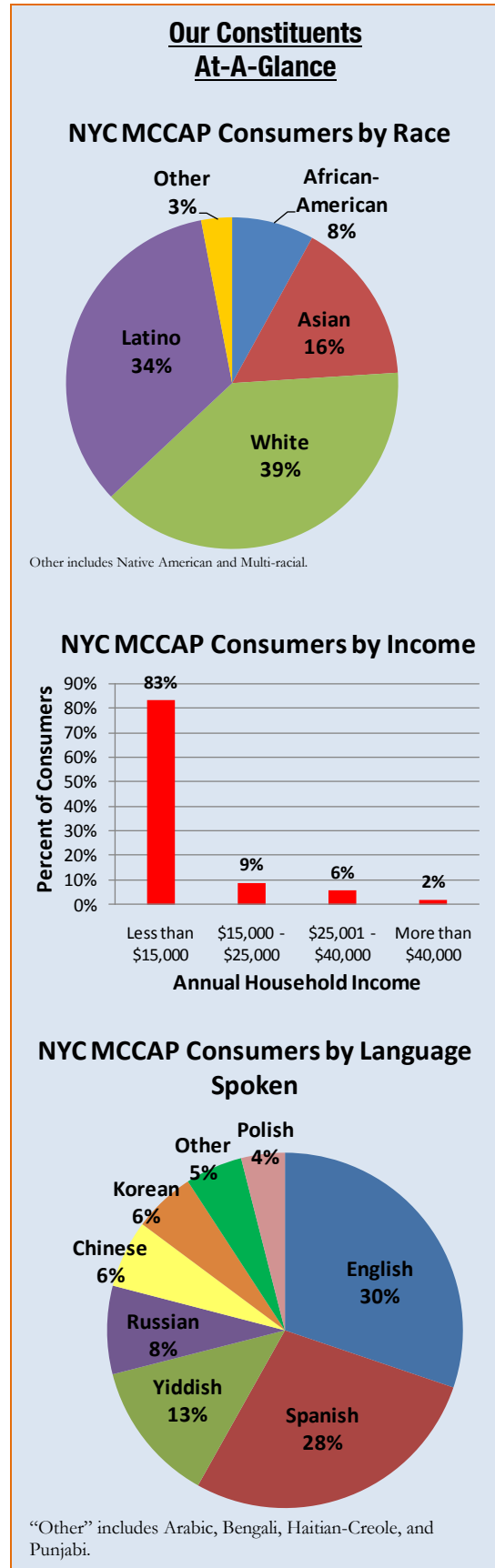
Close to half of New York’s adult uninsured population makes less than \$36,600 for a family of three (200% of the Federal Poverty Level).<sup>5</sup> Low-income New Yorkers have limited resources and often find it difficult to access affordable health care. A majority of MCCAP’s consumers (83%) are low-income and report earnings under \$15,000 annually.

This past year, as the economic recession has deepened, MCCAP agencies have seen an increase in the number of economically vulnerable, newly unemployed New Yorkers, who want to understand their options regarding COBRA coverage and subsidies. Despite being unemployed, many of these consumers are still ineligible for public insurance and MCCAP is able to provide them information and resources about private health insurance options for themselves and their families.

### A Culturally and Linguistically Diverse Population Served In All Five Boroughs

New York City is one of the most culturally and linguistically diverse cities in the country, and MCCAP targets diverse and vulnerable communities where they live. While MCCAP provides assistance to residents of all five boroughs, most of its clients live in Manhattan (30%) and Brooklyn (30%).

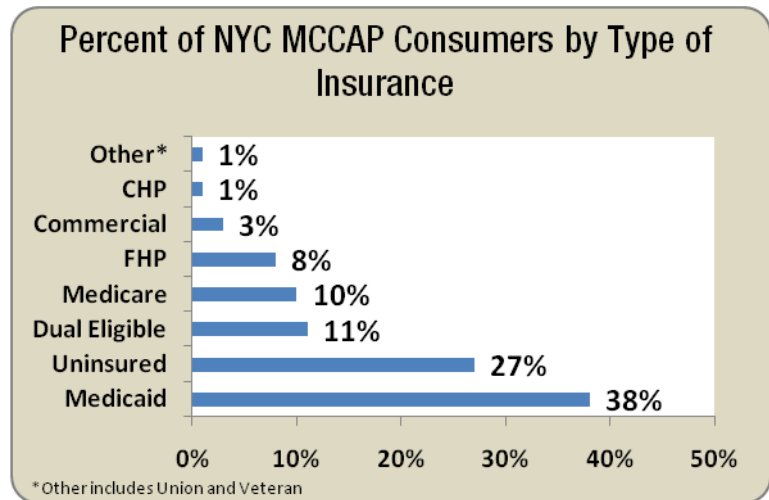
The majority (68%) of the people who use MCCAP’s services are foreign born, immigrating from places such as China, Korea, Poland, India, the Dominican Republic and other Caribbean countries. Almost half of MCCAP’s consumers who are foreign born are recent immigrants to the United States. In order to meet the demand of New York’s



ethnic and cultural communities, the MCCAP network offers assistance in over 11 languages. Over half of the MCCAP consumers speak a language other than English at home.

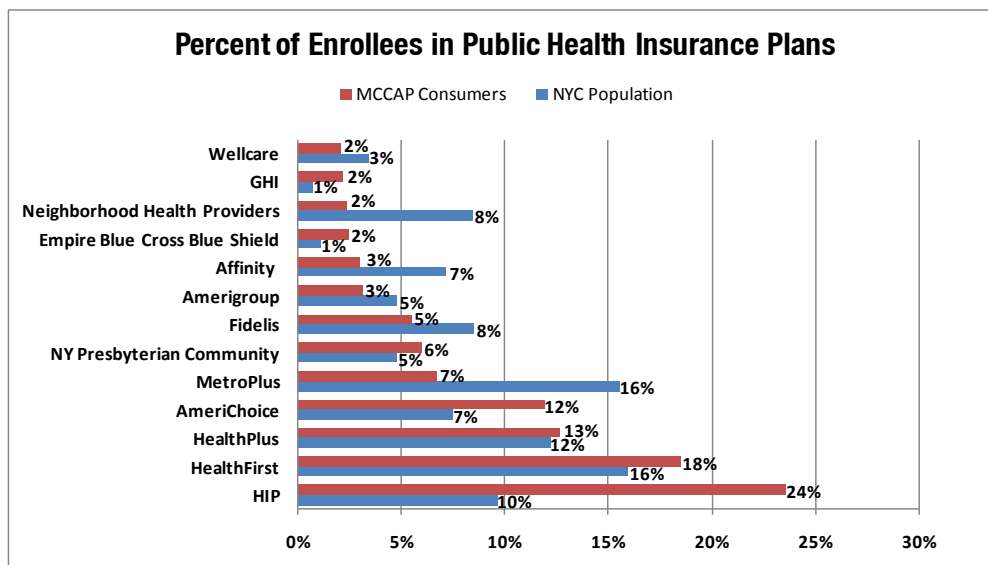
### Diverse Sources of Insurance Coverage

MCCAP assists consumers with all types of health coverage. However, because MCCAP targets vulnerable communities, most consumers report receiving Medicaid (38%) or being uninsured (27%). Consistent with the deepening recession, during fiscal year 2009, MCCAP observed a 10% increase in the number of uninsured clients served.



### Managed Care Plan Distribution

MCCAP serves consumers who use a wide number of health insurance plans. Nearly half of the program’s consumers have public health insurance (Medicaid, FHP, and CHP) and the distribution of their plan usage is presented in red in the chart below.<sup>6,7,8</sup> Members of HIP needed MCCAP services most (24% of all cases in 2009), even though HIP only has 10% of public health insurance enrollee market share. In contrast, MetroPlus has a significant market share in New York City (16%), yet a disproportionately fewer number of its enrollees needed MCCAP services. The top three issues identified by MCCAP consumers in public health insurance plans included: navigating and maintaining their coverage (e.g. switching providers, transferring between plans) and accessing care (e.g. assistance obtaining medical services, getting insurance cards). While the ultimate meaning of these utilization patterns cannot be understood without further study, even a basic understanding of these trends can be a helpful tool for government policymakers to consider when monitoring individual plans under contract.<sup>9</sup>



## MCCAP Services

In delivering services, MCCAP agencies prioritize helping consumers get enrolled in coverage and, once covered, keeping and successfully using the coverage.

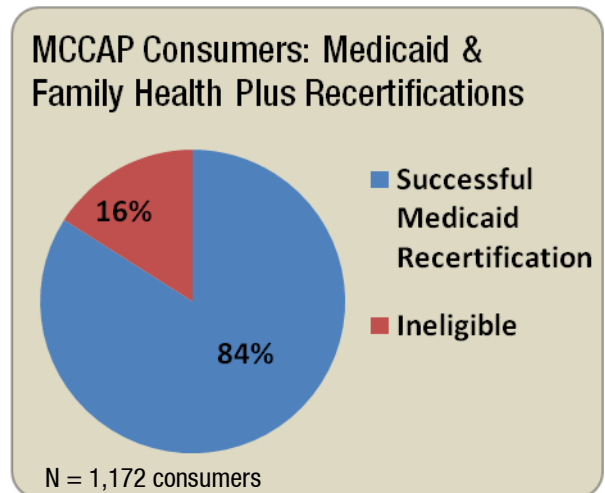
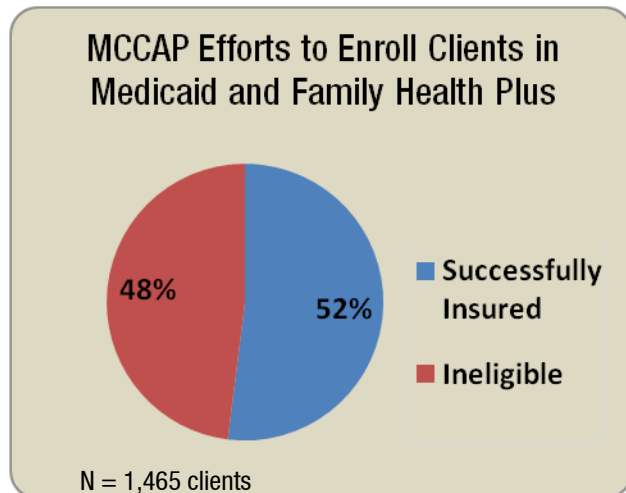
### Outreach to Uninsured New Yorkers

Almost **1 out of every 4** uninsured New Yorkers has an income below the federal poverty level.<sup>10</sup> Many of these individuals may be eligible for public insurance coverage, such as Medicaid, Family Health Plus and Child Health Plus—but remain uninsured. In order to tackle this problem, in 2008-2009, MCCAP partnered with the New York City Department of Health to outreach to the hundreds of thousands of New York City residents who are uninsured but eligible for public coverage. This past year, MCCAP successfully helped insure 52% of clients who applied for Medicaid/Family Health Plus coverage. (See Chart below to left).

### MCCAP's Core Functions

MCCAP provides assistance to the most vulnerable and underserved populations, through:

- Helping enroll and keep (renew) insurance coverage;
- Educating New Yorkers on how to use their health insurance to get the health care they need and to resolve problems, if and when they arise; and
- Providing valuable feedback to policymakers.



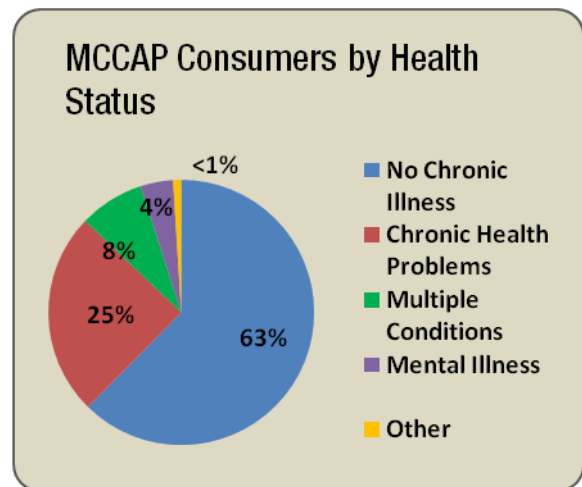
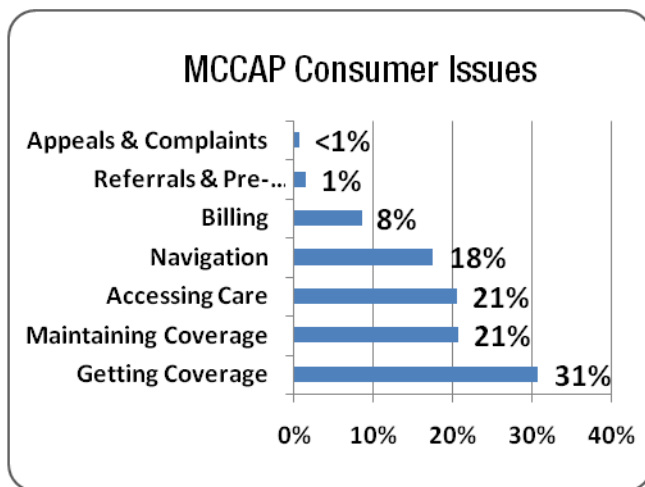
### Public Insurance Renewal

Statewide, New York has a significant number of public insurance enrollees (40%) who are disenrolled from coverage each year on their annual coverage “renewal” dates.<sup>11</sup> In New York City, MCCAP agencies work hard to limit coverage disruptions because they can lead to: inability to get needed health care; poor quality of care; administrative inefficiencies; and diminished revenues for safety net health care providers.<sup>12</sup> In 2009 MCCAP agencies were able to successfully renew 84% of consumers who sought help with Medicaid/Family Health Plus renewals, through a range of services and materials.

## Consumer Issues

Obtaining and keeping affordable health insurance is just a first step. While enrollment and retention of coverage composes 52% of all MCCAP cases, many of our consumers do not understand how to use their coverage effectively and are unable to get the care they need. At MCCAP, consumers are informed on both their rights and responsibilities as managed care enrollees. Well-informed health consumers make the health care system run more smoothly for patients and providers alike.

Nearly a quarter of all consumers served need help accessing care, such as Tracy and Keyla- who are profiled in the boxes below.<sup>13</sup> Other “Accessing Care” issues include: questions about accessing medical services, updating client information with a plan, getting an insurance card, or other access issues. MCCAP also helps consumers with navigational issues, like: choosing or switching a provider, and choosing, disenrolling, or transferring from a plan. Other problems addressed by MCCAP include billing issues, clarification on health plan rules, help with obtaining prior approvals for specialists and so on. Further, a significant portion (37%) of MCCAP clients say they have disabilities (e.g. mental and physical impairments) or chronic conditions (e.g. diabetes, heart disease, asthma), requiring specialized help.



*“Thanks to MCCAP, I can now go to the mailbox without dreading another unwarranted bill. Thank you for standing up for me, and for restoring my peace of mind.”*

- Molly Halfon  
MCCAP Client

## A Client Profile: Fighting Cancer and Fending Off Collections

After being diagnosed with leukemia, Tracy first cut back his working hours, and eventually stop working all together. After losing his health insurance benefits, Tracy applied for Medicaid. When informed by his doctor of the need for a bone marrow transplant, Tracy and his wife Anita went to the hospital to begin the required tests and procedures.

Despite the fact they had a pending Medicaid application, Tracy and Anita were told by the hospital that the couple had to sign a financial agreement to pay a total of \$40,000. According to the hospital, these payments would enable the hospital to conduct a donor search, HLA typing, and collection from the prospective organ donor. The couple was nervous and confused. Wasn't the search for a donor going to be covered by Medicaid? Were they really responsible for this bill? Uncomfortable with delaying the process, the couple signed the agreement and began making payments. While Tracy began treatment, Anita contacted MCCAP's Helpline for advice.

In fact, charging a Medicaid patient for the balance of a bill covered by Medicaid violates well-settled New York law. MCCAP was able to verify that Tracy's Medicaid application had been approved and was indeed active when they signed the agreement. MCCAP not only ensured that the hospital reimbursed Tracy and Anita for the payments they had already made, but also issued a letter indicating that the couple is not responsible for the \$40,000. Tracy and Anita were relieved that all they needed to worry about was the transplant, not how to pay for it.



### **A Client Profile: Helping A Deaf Child Hear**

Eight year-old Keyla was born deaf and needs a device in order to hear. Earlier this year, Keyla complained to her mom about feeling disoriented during playtime at school, when she would suddenly lose her hearing. The malfunctioning of her hearing aid controller ruined her playtime and made Keyla feel frustrated and sad. Keyla's mother, who speaks only Spanish, contacted the manufacturer and requested a replacement part. The forms sent by the manufacturer to correct the issue were in English and requested that she pay \$2,500 to extend the device's warranty. Overwhelmed at this prospect, Keyla's mom contacted MCCAP.



MCCAP translated the correspondence, helped her validate the insurance coverage, and contacted Keyla's health plan, which ensured that the hearing controller would be replaced. In addition, Keyla needed to upgrade her entire hearing equipment. In collaboration with MCCAP, the New York City Department of Health got Keyla's health plan to provide both the upgraded equipment as well as a Spanish speaking case manager to coordinate her future health care services.

## MCCAP Central Helpline: Connecting Consumers to the Help They Need

The MCCAP helpline provides technical assistance to advocates, government officials, providers, and consumers. Currently, assistance on the helpline is available in English and Spanish; however, when a caller requires another language, referrals are made to an appropriate MCCAP agency.

Questions made to the helpline vary from health insurance eligibility assistance, health care coverage costs and access to providers, to problems arising from health insurance coverage. All work done through this helpline and through our network CBOs is recorded in the MCCAP database. This data can be analyzed and used to track and identify consumer needs in order to inform actions taken by policy makers and advocacy groups.

*“No one is immune to confusion about their healthcare. Everyone needs a place to turn to for help, to someone they can trust, and I am honored to be able to provide this support through MCCAP.”*

- Ashley Voroba  
MCCAP Training & Technical Assistance Specialist



## A MCCAP Story: Vanessa Perkins

**Vanessa Perkins knows the value of having an advocate.** As a life-long New Yorker and activist, she speaks out for the causes close to her heart, such as children with special needs. With Vanessa, you know you're in the presence of someone who gets things done.

But when Vanessa was facing her own challenges in accessing health care, she turned to MCCAP. "People think it's degrading to ask for the help they're entitled to, and that has to change. It's empowering. CSS gave me the strength to tackle this situation."



*"It's empowering.  
CSS/MCCAP gave me the  
strength to tackle this  
situation."*

- Vanessa Perkins

Like many hard-working New Yorkers, Vanessa doesn't receive health insurance from her employer. Her salary makes it very hard to pay the \$150 in monthly prescription costs it takes to treat the high blood pressure that led to her mild stroke four years ago. "It's a heavy burden, worrying about your life-saving medication," she says, "I can't miss a day."

Vanessa's medications are covered by Medicaid, but she recently lost coverage following a move, when her re-enrollment packet got lost in the mail. Vanessa took action, contacting the State Department of Health to get her Medicaid application approved. But seven months later, she was still waiting to hear back from them.

Then she called MCCAP. When MCCAP's Helpline staff found that Vanessa's information was not in the Medicaid system, they took steps to locate proof that she had applied, followed up, and kept Vanessa constantly updated on the status of their efforts. Nine months after Vanessa's initial application, her Medicaid benefits were reinstated retroactively, meaning her out-of-pocket prescription expenses would be reimbursed.

Of New York City's 1.2 million uninsured residents under age 65, half are eligible for public health benefits, but don't receive them.\* "Our goal is to get everyone who's eligible for insurance enrolled," says MCCAP Contract Manager Elizabeth Jean-Jacques, "and to make sure people like Vanessa don't get lost in the system." \*

Source: NYC Mayor's Office of Health Insurance Access, "Public Health Insurance Participation in the Community Districts of NYC", September 2004

## Education and Outreach: Building Community Capacity & Awareness

Working through its network of community agencies, MCCAP provides educational and outreach activities on health insurance and access to health providers. In 2009, MCCAP prioritized reaching areas in New York City where there are large numbers of people without coverage.

### Training Sessions

MCCAP established relationships with nearly 200 food pantries, senior centers, and other agencies, resulting in more than 400 trainings to over 4,000 participants on topics such as: the basics of Medicaid Managed Care, Medicare, Public Health Insurance Eligibility; and Managed Care Consumers' Rights and Responsibilities. More than half of these trainings were in a language other than English including Russian, Spanish, Chinese, Punjabi and Korean.



*"The MCCAP trainings not only serve to convey information about how the public health care system works, they also build the capacity of local organizations around the city to address the needs of their community. These efforts build a network of collaboration amongst a wide variety of social service organizations with the main goal of facilitating access to health care and coverage for all New Yorkers."*

- Nora Chaves

MCCAP Quality Assurance Manager



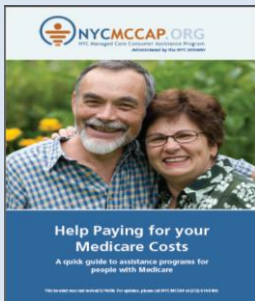
*"I've learned so much about the healthcare system through MCCAP's extensive training over these years. With MCCAP's strong network and support, I can educate our community members about their rights, assist them to challenge any unreasonable decisions by HMOs and resolve many billing, coverage, and language issues. Our previous consumers refer their friends to us because they know that our MCCAP service can help."*

- Philip Deng

MCCAP Coordinator and Advocate, MCCAP Agency- Indochina Sino-American Community Center

## EDUCATIONAL MATERIALS: THE FINE PRINT OF HEALTH CARE ACCESS

MCCAP helps consumers navigate complex enrollment applications, health plan correspondence and annual renewal forms which require cautious attention to detail. Partnering with the City's Department of Health and Mental Hygiene, the City's Human Resources Administration, and the New York State Department of Health, MCCAP has designed and distributed the following materials:



**Eligibility Pre-Screening and Referral Flow Chart:** This easy-to-read flow chart helps advocates evaluate their consumers' public health insurance eligibility and advise them on where to go to apply.

**Guide to Complete a Renewal Form:** This colorful step-by-step guide helps advocates and consumers quickly fill out a renewal form.

**Help Paying For Your Medicare Costs:** This is a quick guide for seniors and people with disabilities to understand the Medicare assistance programs available for low-income consumers.

These materials are also available in Spanish, Korean, Chinese, Russian, Polish, Arabic, and Haitian Creole. Over 4,300 materials were distributed this past year.

## The MCCAP Website

The MCCAP website educates advocates and consumers about health insurance, consumer rights and resources. Individuals can research information about how managed care works, request MCCAP email updates, newsletters and notices of activities, as well as download or order MCCAP materials. This fiscal year, [www.nycmccap.org](http://www.nycmccap.org) had over 128,000 visits to the site and 365 publications were downloaded or ordered online.



## BUILDING FOR THE FUTURE

MCCAP continually evaluates its operations by collecting feedback from its consumers, advocates, and network agencies. MCCAP also monitors health policy discussions to ensure that its community-based agencies are ready to respond to new health policy developments as they are implemented. Through feedback and policy analysis, MCCAP is poised to implement the following program improvements in the coming year:

- **Strengthening our trainings.** CSS has received feedback from our community based presenters and advocates concerning the importance of speaking directly to consumers. Based upon this feedback, CSS will improve MCCAP's consumer-focused sessions. In addition, the program will add new hot topics to its training curricula, such as Medicaid Managed Care for HIV+ Consumers and Options for the Uninsured.
- **Broadening our geographic reach.** MCCAP will expand its reach to populations and neighborhoods that are underserved by NYC MCCAP. These neighborhoods include additional areas in Central Harlem, Jackson Heights, Flatbush, and Bushwick. NYC MCCAP also hopes to increase assistance to the Arab, African-American, Middle Eastern, and South Asian communities.
- **Enhancing our website.** MCCAP will restructure its website, [www.nycmccap.org](http://www.nycmccap.org), to become more user-friendly and be an online resource for diverse audiences seeking health care information. Plans include creating a log-in portal for the network CBOs, creating an effective search function to enable users to easily and quickly locate information, improving health policy updates and resources included on the website, and creating a portal for consumers and advocates to ask questions about health insurance and health care access. Ultimately, the program aims to become the premier online health care resource for New Yorkers.

Since its inception, MCCAP has successfully assisted and educated more than 130,000 New Yorkers in getting, keeping, and navigating health insurance and health care services. As health reform becomes a reality, it is essential to ensure that health coverage remains accessible and affordable to everyone. With the generous funding from the New York City Council and the close partnership with the DOHMH-HCAI, we look forward to continuing our efforts to help more low- and moderate-income New York families to get the health care they need.

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A special thanks to **Maegan Sinclair**, MCCAP's Intern, who dedicated time to doing research and contributing to the program's 2009 Annual Report.



MCCAP Helpline: 212-614-5400

MCCAP Website: [www.nycmccap.org](http://www.nycmccap.org)

**FY 2009 MCCAP Network**

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111 Division Street  
New York, NY 10002

Korean Community Services  
149 West 24<sup>th</sup> Street, 6<sup>th</sup> Floor  
New York, NY 10011

Center for Independence of the Disabled,  
NY  
841 Broadway, Room 301  
New York, NY 10003

Legal Aid Society  
199 Water Street, 3<sup>rd</sup> Floor  
New York, NY 10038

Children's Aid Society  
150 East 45th Street  
New York, NY 10017

Lenox Hill Neighborhood House  
331 East 70<sup>th</sup> Street  
New York, NY 10021

Citizens Advice Bureau  
1477 Townsend Avenue  
Bronx, NY 10452

Make the Road New York  
71-24 Roosevelt Ave, 2nd Floor  
Jackson Heights, NY 11372

El Puente  
311 South 4<sup>th</sup> Street  
Brooklyn, NY 11211

Medicare Rights Center  
1460 Broadway, 11<sup>th</sup> Floor  
New York, NY 10036

Gay Men's Health Crisis  
119 West 24<sup>th</sup> Street  
New York, NY 10011

New York Legal Assistance Group  
450 West 33<sup>rd</sup> Street  
New York, NY 10001

Haitian Americans United for Progress  
221-05 Linden Boulevard  
Cambria Heights, NY 11411

Northern Manhattan Perinatal Partnership  
127 West 127<sup>th</sup> Street, 3<sup>rd</sup> Floor  
New York, NY 10027

Indochina Sino-American Community  
Center  
170 Forsyth Street, 2<sup>nd</sup> Floor  
New York, NY 10002

Northern Manhattan Improvement Corporation  
76 Wadsworth Avenue  
New York, NY 10033

Jewish Community Council of the Rockaway  
Peninsula  
1525 Central Avenue  
Far Rockaway, NY 11691

Polonians Organized to Minister to Our  
Community  
60-17 56<sup>th</sup> Drive  
Maspeth, NY 11378

Jewish Community Center of Staten Island  
1859 Victory Boulevard  
Staten Island, NY 10314

South Asian Council for Social Services  
140-15 Holly Avenue  
Flushing, NY 11355

Jewish Community House of Bensonhurst  
7802 Bay Parkway  
Brooklyn, NY 11214

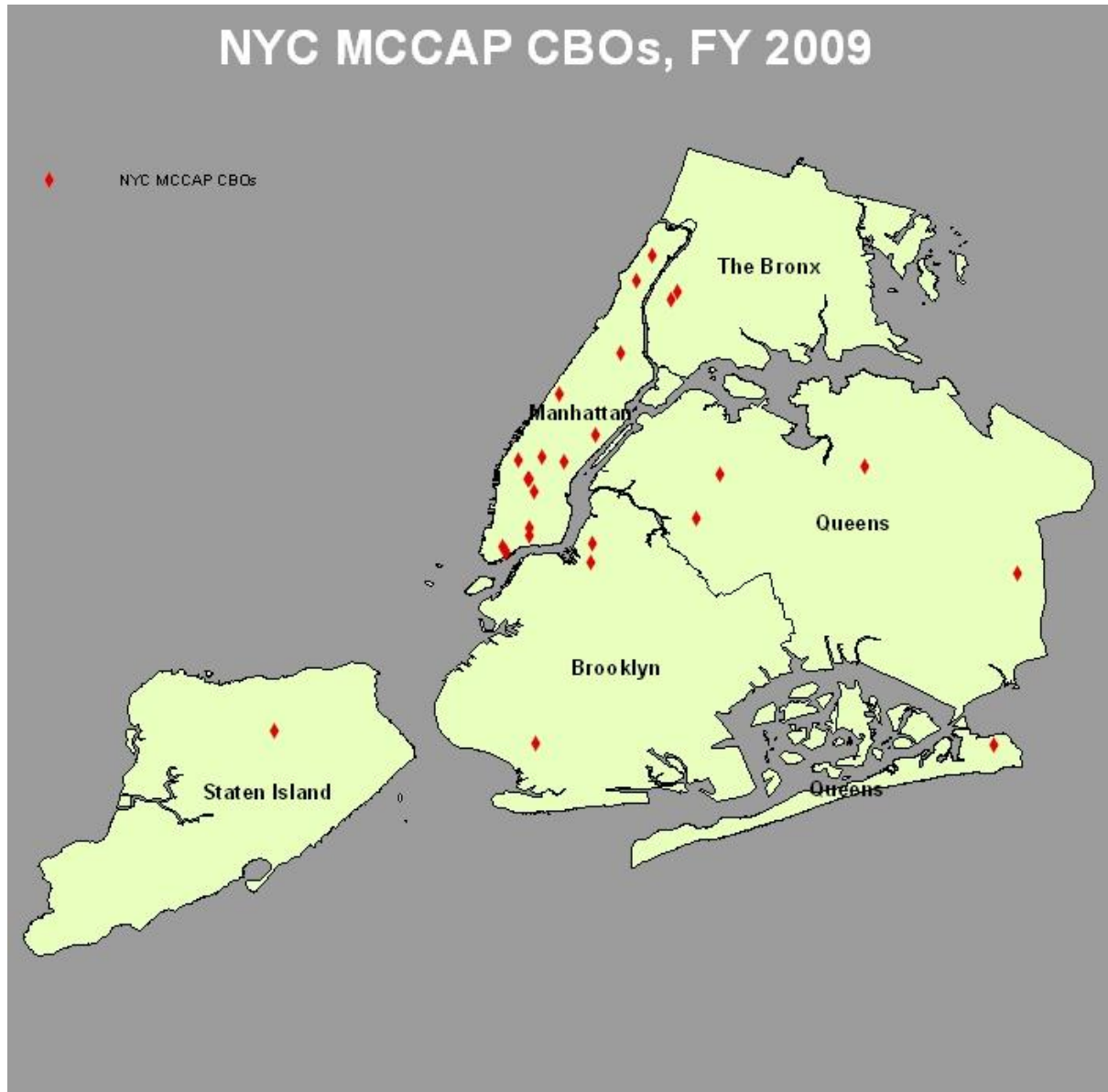
Urban Justice Center  
123 William Street, 16<sup>th</sup> Floor  
New York, NY 10038

United Jewish Organization  
32 Penn Street  
Brooklyn, NY 11211

West Side Campaign Against Hunger  
263 West 86<sup>th</sup> Street  
New York, NY 10024

Women's Housing and Economic  
Development Corporation  
50 East 168<sup>th</sup> Street  
Bronx, NY 10452

YM and YWHA of Washington Heights &  
Inwood  
54 Nagle Avenue  
New York, NY 10040



## Endnotes

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<sup>1</sup> Mayor's Office of Health Insurance, "Public Health Insurance Participation in the Community Districts of NYC", September 2004

<sup>2</sup> Cook A, Williams A, Holahan D. "Health Insurance Coverage in New York, 2006 – 2007", United Hospital Fund, 2009.

<sup>3</sup> Estimated cost based on research conducted by a CSS's consultant.

<sup>4</sup> Since the program's inception, 94% of those trained were consumers because previously network agencies conducted consumer presentations. During FY 2009, MCCAP agencies shifted their focus to advocate trainings.

<sup>5</sup> Three-year blend of 2005 – 2007 Current Population Survey, Annual Social and Economic Supplement. Includes both adults and children.

<sup>6</sup> NYS Department of Health. Child Health Plus Enrollment by Insurer. Accessed 14 December 2009, <[http://www.health.state.ny.us/statistics/child\\_health\\_plus/enrollment/](http://www.health.state.ny.us/statistics/child_health_plus/enrollment/)>

<sup>7</sup> NYS Department of Health. Medicaid Managed Care Monthly Enrollments Report. Accessed 14 December 2009, <[http://www.health.state.ny.us/health\\_care/managed\\_care/reports/enrollment/monthly/index.htm](http://www.health.state.ny.us/health_care/managed_care/reports/enrollment/monthly/index.htm)>

<sup>8</sup> The numbers for NYC Population are from June 2009, except for NY Presbyterian. NY Presbyterian withdrew from the market in April 2009, displays March 2009.

<sup>9</sup> The number of MCCAP consumers for each plan are as follows:

Affinity: 76

AmeriChoice: 301

Amerigroup: 79

Empire Blue Cross/Blue Shield: 62

Fidelis: 139

GHI: 55

HealthFirst: 467

HealthPlus: 320

HIP: 596

MetroPlus: 170

Neighborhood Health Providers: 59

NY Presbyterian Community: 151

Wellcare: 53

Total MCCAP Consumers: 2,528

<sup>10</sup> Jasek J, Van Wye G, Kerker B, Thorpe L, Frieden TR. Health Care Access Among Adults in New York City: The Importance of Having Insurance and a Regular Care Provider. New York: New York City Department of Health and Mental Hygiene, 2007.

<sup>11</sup> CSS "Promoting Equity & Coverage in New York's Public Insurance Programs," May 2009, available at: [www.cssny.org](http://www.cssny.org).

<sup>12</sup> *Id.*

<sup>13</sup> This story has been simplified for clarity in its presentation.