Dear Colleague:

Community Health Advocates (CHA) is proud to report on our partnership with the State of New York to test drive and develop a strong Consumer Assistance Program to support our state’s soon-to-be-launched Health Insurance Exchange. We are pleased to announce that CHA has completed over 100,000 cases since our designation as New York’s consumer assistance program just over two years ago.

In November 2010, CHA established a toll-free hotline and began working with a network of 24 community-based organizations to help consumers find and use private and public health insurance. This past year, we expanded our statewide network, adding six more community-based organizations (CBOs) in previously underserved areas. Leveraging CHA’s hub-and-spokes model, we created a new, first-in-the-nation program to train small business-serving entities, like local Chambers of Commerce, to provide education and assistance to small business owners interested in covering their employees and applying for premium tax credits. We helped consumers appeal denials of health insurance claims. And we helped consumers navigate the difficult process of applying for hospital financial assistance, providing guidance to hospitals and state regulators about how to make the process easier for consumers.

“New York’s Consumer Assistance Program helps give consumers more control over their health care. The health care law is supporting state efforts to educate and inform consumers, so they can make the health insurance choices that are right for them.”

-Marilyn Tavenner
Acting Administrator, U.S. Centers for Medicare and Medicaid Services

The Community Service Society of New York draws on a 170-year history of excellence in addressing the root causes of economic disparity. We respond to urgent, contemporary challenges with applied research, advocacy, litigation, and innovative program models that promote a more prosperous city.

Community Health Advocates, a program of the Community Service Society, provides education and assistance on health care access and health insurance issues to individuals and small businesses across the State.
During our second year, from October 1, 2011 to September 30, 2012, we provided individual health coverage counseling or education to consumers and small businesses in a total of 67,453 cases. These cases included:

- Individual case assistance to 18,955 consumers, helping them with 32,872 questions or problems;
- 1,430 presentations to 32,575 consumers, advocates, and providers;
- One-on-one counseling to small businesses in 1,118 cases;
- 188 presentations for small businesses with 888 participants;
- Assisting consumers with 5,658 cases through our toll-free hotline;
- Providing do-it-yourself materials and other information to consumers on CHA’s website, which was viewed by 33,551 unique visitors.

Through these efforts, CHA has learned valuable lessons about how to reach consumers who need help, educate them about their options, and provide the assistance they need to get access to affordable care. These lessons will help New York design and implement effective consumer assistance programs to reach out to the estimated one million uninsured New Yorkers who will gain coverage through the state’s Exchange in 2014. We look forward to continuing this exciting and critical work with our partners.

Sincerely yours,

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

Elisabeth Benjamin, MSPH, JD  
Vice President, Health Initiatives  
Community Service Society

Nora Chaves  
Director, Community Health Advocates  
Community Service Society
Community Health Advocates & Small Business Assistance Program
2012-2013 Statewide Network

Community Health Advocates (CHA)
Community Service Society of New York (CSS)
105 East 22nd Street, New York, NY 10010

CHA Helpline: 888-614-5400
CHA Email: cha@cssny.org
CHA Website: www.communityhealthadvocate.org

Legal Assistance of Western New York
Tompkins County Chamber of Commerce
Mothers & Babies Perinatal Network
Community Chamber Development Corporation

Serving New York City
• Bronx Health Link
• Children's Aid Society
• Emerald Isle Immigration Center
• Gay Men's Health Crisis
• Harlem Congregations for Community Improvement
• Jewish Community Center of Staten Island
• Korean Community Services
• Make the Road New York
• Northern Manhattan Improvement Corp.
• Public Health Solutions
• South Asian Council for Social Services
• United Jewish Organization of Williamsburg

• Asian Americans for Equality
• Bronx Overall Economic Development
• Brooklyn Chamber of Commerce
• Greater New York Chamber of Commerce (in partnership with BALCONY and NYC Hispanic Chamber of Commerce)
• New York Women's Chamber of Commerce
• Queens Chamber of Commerce
• Staten Island Chamber of Commerce

Greater New York Chamber of Commerce (in partnership with BALCONY and NYC Hispanic Chamber of Commerce)

CHAP Agencies
SBAP Agencies

LEGEND
CHA Agencies
SBAP Agencies

Serving All of NY State
• Community Service Society of New York (both SBAP & CHA)
• Center for Independence of the Disabled, NY
• Empire Justice Center
• Legal Aid Society
• Medicare Rights Center

Syracuse Northeast Community Center
Public Policy & Education Fund
S2AY Rural Health Network

AIDS Community Resources, Inc.

CHAP Website: www.communityhealthadvocate.org
The CHA Model

CHA provides health care and health insurance information, advice, and navigational assistance to uninsured and insured consumers and small businesses in their own communities through a network of trained and trusted health advocates. CHA uses a “hub-and-spokes” model, with advocates at 27 CBOs around the state and three specialist agencies serving as the spokes, providing services on the ground. The Community Service Society (CSS) serves as the “hub,” staffing a live toll-free helpline for consumers. It also provides ongoing training and support to CBO staff, ensuring consistently high quality services, and maintains a central database.

The newly-launched Small Business Assistance Program (SBAP) uses a similar model, with 17 small business-serving entities providing education and one-on-one assistance to small businesses. CSS and a specialist agency support these small business serving groups. See a complete list of CHA and SBAP network agencies on page 16.

Together, the CHA and SBAP network provide consumers and small businesses with information and assistance to access the health care they need. CHA has always been an “all-payer” program, providing one-stop service to consumers with public or private coverage, or no coverage at all. Our advocates are trained to educate consumers and small businesses about their health care options; help them enroll in coverage or qualify for discounted care; work with consumers to use the coverage they have; help small businesses find coverage they can afford and apply for small business premium tax credits; and identify trends and systemic problems that create barriers to health care and health coverage.
Helping Small Businesses Connect to Coverage

Ken Jupiter and his partner Bettsie Park own 15 Steps, a jewelry and American crafts store in Ithaca. Ken had been looking for a way to offer more affordable health insurance to his employees, who could not afford to take up their current health plan. Ken found help when he attended a presentation at the Tompkins County Chamber of Commerce – a member of the Small Business Assistance Program (SBAP). At the presentation, Chamber President Jean McPheeters talked about the different kinds of plans available to small businesses. Ken learned that he could offer his staff a high deductible health plan with a health savings account. “SBAP helped guide us through the maze,” Ken said. They selected a high deductible plan, paired with a health savings account, to offer to their employees in 2013.

“It’s exciting to be able to offer valuable information to our members and to small businesses across Tompkins County,” said Jean.

“We’ve had a great response from business owners and managers, who are eager to learn about the Affordable Care Act (ACA). And it’s been particularly gratifying when companies decide to offer health insurance as a benefit or when we can help businesses obtain the tax credit to which they are entitled.”
New Options for Small Businesses

Small business owners are some of the biggest winners under the ACA, the federal health care reform law. An estimated 280,000 of New York’s small businesses qualify for premium tax credits of up to 35 percent of the cost of the premium, and 450,000 New Yorkers should gain coverage through the SHOP Exchange, the small business Exchange. But New York’s small business owners remain uninformed about the advantages of the ACA.

In early 2012, CSS worked closely with New York State officials to design a program to address the ACA knowledge gap in the small business community. Leveraging CHA’s hub-and-spokes model, CSS targeted the expertise and relationships that Chambers of Commerce and other small business-serving organizations have built in their communities around the state. This project—which uses trusted business community peers to educate small businesses about the ACA—is unique in the nation.

In March 2012, CSS selected and trained 17 business-serving groups around the state. During the first seven months of the project, SBAP educated 888 small business representatives through 188 presentations on topics including tax credits and small business coverage options. SBAP helped small businesses with 1,118 health coverage counseling sessions, helping businesses with issues including: understanding the tax credits; finding, keeping, or changing coverage; participating in the state’s rate review process; and understanding programs like Healthy NY.

SBAP is succeeding in reaching the small businesses most in need of this kind of education and assistance. Sixty-four percent of the businesses reached do not offer health insurance. Seventy-five percent of the businesses have five or fewer employees. The businesses served represent the broad diversity – including race, gender, industry, and geography – of small business owners in the state. And 92 percent of participants in SBAP presentations say that they learned something new.
Helping Consumers Benefit from the ACA

Crystal Burch lives upstate in Salem, New York, and works at a hospital as a per diem employee. She is happy that this status allows her to take time off when she needs to for her part-time business as a DJ. Unfortunately, it also means that she does not qualify for insurance through work. Her husband, a logger, is also uninsured. “The thing is, you don’t know when you need insurance,” Crystal said. “I figured I was very healthy. I didn’t know that I would not only become very sick, but have a lifelong need for care.”

In January 2012, Crystal realized that something was very wrong when she found herself so tired every morning that she could barely get out of bed. Although she was used to walking three miles every day, she was out of breath after a mile. Her doctor told her that these were symptoms of a thyroid problem. Within months, her thyroid had enlarged to twice its normal size and an endocrinologist decided that surgery was her only option, suggesting that she might have thyroid cancer.

Crystal began looking for a way to pay for the surgery. The hospital offered her a monthly payment plan, but she could not afford the $20,000 surgery, even in installments. She then called Erica Walker of the Adirondack Health Institute, a CHA agency. “I didn’t know where to turn,” Crystal said. “She called me back and it hadn’t even been an hour. She said we have a plan.” Erica helped Crystal apply for the New York Bridge Plan, New York’s ACA-funded Pre-existing Conditions Insurance Plan. The Bridge Plan is aptly named; it helps New Yorkers with pre-existing conditions find affordable, comprehensive coverage until the New York State Health Insurance Exchange provides new options in January 2014.
Within a month of calling Erica, Crystal had her surgery, and she feels much better now. She will need monthly blood testing and medications for the rest of her life, and she counts on the Bridge Plan’s robust coverage. “I’m scared to death they will do away with the Bridge Plan,” she said. “Without CHA and the Bridge Plan, I don’t know what I would have done. I would probably still have a thyroid and I would be very sick at this point.” Crystal has referred friends and family members to Erica for help finding coverage. In 2013, she will work with Erica to find new coverage on the Exchange, before the Bridge Plan closes.

**New Plans, New Help for New Yorkers**

CHA helped educate and enroll over 1,900 New Yorkers in the Bridge Plan. In addition, CHA advocates helped consumers understand other benefits of the ACA, including: young adult eligibility for coverage on a parent’s plan to age 26; preventive care with no cost-sharing; prohibitions on annual and lifetime benefits maximums; new appeals rights; and the prohibition on pre-existing conditions exclusions for children. In all, CHA helped consumers understand these new benefits in 3,052 cases.

**Affordable Care Act**

*Individual Assistance Cases by Topic*
Twelve years ago, while brushing his teeth, Sander Levine of Merrick suddenly experienced an attack of electrical shocks and stabbing sensations in his forehead and eye. He learned that the pain was caused by a condition called Trigeminal Neuralgia (TN). At times he experienced these attacks almost daily, some lasting as long as 45 minutes. TN severely limits Sander’s daily activities. For example, attacks can be brought on by eating, by gusts of wind, by showering, talking loudly, or by turning his head too fast. Ten years of treatment by specialists, including many different medications, brought only temporary and minor relief. Finally, a headache specialist recommended botulinum toxin treatment. After the first treatment, Sander did not experience an attack for ten days, and it only lasted five minutes. His next attack was almost three months after the injection.

Unfortunately, Sander’s insurer declined to pay the $1,500 bill for the treatment on the grounds that it was experimental or investigational. The insurance company’s notice to Sander included CHA’s toll-free helpline number. Sander called for help. An attorney on CHA’s Helpline worked with him to gather all of the information he needed, identified legal arguments, and wrote an external appeal on his behalf. “It would have been very hard for me to do the appeal on my own,” said Sander. “It was a very involved process. I might have had to hire a lawyer, or just pay for the treatment myself.” This would have been a real burden, as he must have the treatment every four or five months. But Sander won the appeal – the state’s External Review Organization agreed with his physician that it was not an experimental treatment, and that it was in fact effective.
Guidance through a Complex System

The ACA created new appeals rights for some consumers, but the system, with multiple levels, deadlines, layers of paperwork, and legal issues, can be overwhelming for a consumer dealing with a health crisis. One of the five responsibilities of a consumer assistance program (CAP) funded under the ACA is to help consumers with appeals. When CHA was designated New York’s CAP, the state required every commercial insurance plan to include CHA’s Helpline number in every Explanation of Benefits, the document that explains to a consumer what costs will be covered by their insurance. As a result, CHA received almost 1,200 calls from consumers who needed help responding to these notices.

CHA’s funding to help consumers with appeals was temporarily lost when federal CAP funding ended in October 2011. CHA was funded through New York’s Exchange Establishment Grants to help test drive and design a consumer assistance program under the Exchange, but was not able to assist consumers with appeals using that funding. CSS and some network agencies continued to provide help with appeals, using other funding, and were able to sustain a 67 percent “win” rate for our consumers. However, most agencies were restricted to providing information and referrals. Adapting to this under-resourced environment, CHA developed do-it-yourself materials to help consumers file their own appeals when denied coverage of emergency room care, when denied based on medical necessity, and when denied coverage for out-of-network provider bills. When new CAP funding started in the summer of 2012, CHA’s funding for appeals assistance was restored. Now all CHA agencies are receiving new training to help consumers like Sander.

CHA Appeal Outcomes

![CHA Appeal Outcomes Chart]

- Appeal Denied: 33%
- Appeal Granted: 67%
Accessing Hospital Financial Assistance

Odilia Zelaya of Brentwood, Long Island is a single mom. She was terrified when she received $16,790 in bills from Stony Brook Hospital after she had emergency surgery on a stomach hernia. Odilia makes less than $19,000 a year in her job at a factory, and does not qualify for public health coverage or insurance through work. She applied for hospital financial assistance to help pay her bills, but was denied. Because Stony Brook is part of the State University system, her bills were sent to the New York State Attorney General’s office for collections.

Odilia met with a CHA advocate at Make the Road New York, who realized that a mistake had been made. According to New York’s Hospital Financial Assistance Law (HFAL), Odilia’s low income should have qualified her for a large discount on those bills. But when the CHA advocate called the hospital, she was told that the application was denied because Odilia did not provide copies of tax returns or her social security number.

Both requirements violate New York’s financial assistance rules under the HFAL. But when the CHA advocate explained this to the collections specialist at the Attorney General’s office, she was told that Odilia could not qualify for financial assistance if she did not provide a social security number and tax returns. The collections specialist told the CHA advocate that if Odilia refused to pay, she would receive a judgment and the sheriff would come to see her.

The CHA advocate worked with CSS and CHA’s specialist agency, the Legal Aid Society, to prepare a letter explaining how the hospital’s procedures violated the HFAL and created unnecessary barriers. The collections specialist reviewed the case with supervisors in the Attorney General’s office, who found that Odilia qualified for a 90 percent discount on her bill. Odilia will now save $15,111, while making monthly payments of $40, an amount that she can fit in her budget. CHA continues to work with Stony Brook hospital to make sure that they change their policies to comply with the law and make it easier for patients to apply for financial assistance.
Help for Sky-High Hospital Bills

While waiting for affordable coverage through New York’s Exchange in 2014, low-income uninsured consumers like Odilia continue to rely on hospitals and health clinics for free and discounted care. Recognizing the important role that hospitals play in providing uncompensated care, the federal and state governments distribute $1.2 billion annually to New York’s hospitals, in exchange for providing discounts to patients who need them. HFAL requires hospitals that receive this money to tell patients about the availability of financial assistance and to help them apply.

But CHA and other consumer advocates heard from consumers that many hospitals were not following the law. In February 2012, CSS released a report presenting the findings of a two-year study, “Incentivizing Patient Financial Assistance: How to Fix New York’s Hospital Indigent Care Program.” The report, which received front-page coverage in the New York Times, found that many hospitals were not complying with the law by helping patients apply for financial assistance. Other media, including community newspapers in upstate New York, also published stories about the report.

CHA received many calls from consumers who saw this coverage and asked for help applying for financial assistance. Some did not know that financial assistance was available before reading the media reports. Others had applied for assistance, or tried to apply, and been denied or discouraged by unlawful barriers. In some cases, CHA advocates were able to contact hospital billing staff and correct errors that had been made. One hospital system asked CSS for help redesigning their application materials to comply with the law.

During the research for the report, CSS asked every hospital in the state to provide copies of the hospital’s application and a summary of its financial assistance policy. State law requires that hospitals provide both to the public, but many hospitals refused to provide copies. Realizing that consumers and advocates would have the same difficulty obtaining the applications, CHA posted all of the applications and policy materials we collected on the CHA website. Visits to the CHA website tripled in the week after the CSS report was published, and many consumers and advocates have made use of the materials posted there.

CHA has trained CBO advocates and helpline staff to help consumers navigate the financial assistance process. We created a consumer-friendly one-pager explaining the law (available in seven languages), a template letter that consumers and advocates can use when a hospital violates the HFAL, and local guides to low-cost and free care. During the past year, CHA helped over 3,400 consumers with issues related to financial assistance.
Conclusion

CHA is proud to have completed 100,000 cases since October 2010 as New York’s designated consumer assistance program, and we look forward to helping many more New Yorkers. In the coming year, we will continue to help New York test drive and design consumer and small business assistance programs to help more than one million New Yorkers enroll in coverage through the New York Health Insurance Exchange in 2014. Together, we look forward to assuring quality, affordable health coverage is an option for every New Yorker.

Vital Statistics for 2012
October 1, 2011 through September 30, 2012

• Total CHA Cases: 65,447
  Consumers Individually Assisted: 32,872
  Advocates and Consumers Trained: 32,575
  CHA Trainings Conducted: 1,430
  Cases Conducted Through the Helpline: 5,646
• Total SBAP Cases: 2,006
  Businesses Individually Assisted: 1,118
  Businesses Educated: 888
• Number of Languages Spoken: Over 11
• Website Visits: 43,151
• 2012 Program Budget: $6,053,065
• Cost per Case During 2012: $90

• Since 1999, CHA & SBAP Have Served 230,098 New Yorkers
  103,366 Advocates, Consumers, and Small Businesses Trained
  126,732 Consumers and Small Businesses Individually Counseled
Demographics

CHA Geographic Summary of Cases

- Long Island: 14%
- New York City: 42%
- Rest of State: 44%

CHA Cases by Language

- English: 75%
- Spanish: 13%
- Yiddish: 6%
- Korean: 3%
- Other: 3%

CHA Individual Assistance Cases by Primary Insurance

- Commercial
- Public Health Insurance
- Medicare
- Uninsured
CHA Services

CHA Individual Assistance Cases by Issue

- Getting Coverage: 36%
- Information: 29%
- Accessing Care/Navigation: 17%
- Billing: 8%
- Maintaining Coverage: 5%
- Appeals: 5%

CHA Individual Assistance Cases by Race and Ethnicity

- Caucasian: 57%
- Latino/Hispanic: 20%
- Asian/Pacific Islander: 9%
- African-American: 9%
- Other: 5%
SBAP Services

SBAP Cases by Number of Employees

- 0-5 Employees: 57%
- 6-11: 12%
- 11-25: 9%
- 26-50: 3%
- 51-100: 3%
- 101-200: 1%
- 200+: 4%

SBAP Presentation Survey Results - Did you learn something new?

- Yes: 92%
- No: 8%
**Community Health Advocates (CHA)**

**Network of Community Based Organizations (CBOs)**

### NEW YORK STATE

**Community Service Society of NY**
105 East 22nd Street
New York, NY 10010
(212) 367-1143
www.cssny.org

Counties Served: All New York State

†Center for Independence of the Disabled, New York and New York
Association on Independent Living
841 Broadway, Room 301
New York, NY 10003
(212) 689-1500
www.empirejustice.org

**Counties Served: All New York State**

*Legal Aid Society*

199 Water Street
New York, NY 10038
(212) 463-9685
www.lawny.org

**Counties Served: All New York State**

Medicare Rights Center
520 8th Avenue, North Wing, 3rd Floor
New York, NY 10018
(800) 333-4114
www.medicarerights.org

**Counties Served: All New York State**

**NEW YORK CITY**

**Bronx Health Link**

851 Grand Concourse, Room 914
Bronx, NY 10451
(718) 990-2646
www.bronxhealthlink.org

**Counties Served: Bronx**

†Children’s Aid Society

150 East 45th Street
New York, NY 10171
(212) 503-6820
www.childrensaidsofny.org

**Counties Served: Bronx**

†Emerald Isle Immigration Center

59-26 Woodside Avenue
Woodside, NY 11377
(718) 487-5502 ext. 209
www.eliic.org

**Counties Served: Bronx, Queens**

**Gay Men’s Health Crisis**

446 West 33rd Street
New York, NY 10012
(212) 367-1143
www.gmhc.org

**Counties Served: Bronx, Kings, New York, Queens, Richmond**

**Harlem Congregations for Community Improvement**

2854 Frederick Douglass Boulevard
New York, NY 10039
(917) 645-9852
www.hcic.org

Areas Served: Harlem and Bronx

†Jewish Community Center of Staten Island

1859 Victory Boulevard
Staten Island, NY 10314
(718) 981-1400
www.jccsi.org

**Counties Served: Richmond**

**Korean Community Services**

2 West 52nd St., Suite # 604
New York, NY, 10011
(212) 472-0063
www.kicsny.org

**Counties Served: Bronx, Kings, New York, Queens, Richmond**

†Make the Road New York

92-10 Roosevelt Avenue
Jackson Heights, NY 11372
(718) 565-9560
Brooklyn
(718) 418-7690
Staten Island
(718) 727-1222

**Long Island**

†Northern Manhattan Improvement Corporation

76 Wadsworth Avenue
New York, NY 10033
(212) 222-3844
www.nmic.org

Areas served: Harlem and Washington Heights (Manhattan)

†Public Health Solutions

40 Worth Street, 5th Floor
New York, NY 10013
(646) 619-6538
www.healthsolutions.org

**Counties Served: Bronx, Kings, New York, Queens, Richmond**

South Asian Council for Social Services

140-15 Holly Avenue
Flushing, NY 11355
(718) 321-7929
www.sacsny.org

**Counties Served: Queens, Manhattan**

United Jewish Organizations of Williamsburg

32 Penn Street
Brooklyn, NY 11211
(718) 643-9700 ext. 207
www.unitedjewish.org

**Counties Served: Bronx, Kings, New York, Queens, Richmond**

**CAPITAL DISTRICT**

Healthy Capital District Initiative

315 Sheridan Avenue
Albany, NY 12206
(518) 462-7040
www.hcdiny.org

**Counties Served: Albany, Rensselaer, Schenectady, Schoharie**

**CENTRAL NEW YORK**

†AIDS Community Resources, Inc.

627 West Genesee Street
Syracuse, NY 13204
(315) 475-2430
www.aidscommunityresources.com

**Counties Served: Cayuga, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, St. Lawrence**

Mohawk Valley Perinatal Network

1000 Cornellia Street, 2nd Floor
Utica, NY 13502
(315) 732-4667 or (877) 267-6193
www.newfamily.org/

**Counties Served: Oneida, Herkimer, Madison**

†Public Policy & Education Fund

2013 East Genesee St.
Syracuse, NY 13211
(315) 435-2480
www.ppefny.org

**Counties Served: Niagara, Erie, Wyoming, Genesee, Orleans, Cayuga, Madison, Oneida, Onondaga, Oswego**

Syracuse Northeast Community Center

716 Hawley Avenue.
Syracuse, NY 13203
(315) 472-6343
http://sncsyr.org/

**Counties Served: Onondaga**

**LONG ISLAND**

Health and Welfare Council of Long Island

1 Helen Keller Way, 4th Floor
Syracuse, NY 13211
(315) 435-2480
www.ppefny.org

**Counties Served: Nassau, Suffolk**

†Make the Road New York

1090 Suffolk Avenue
Brentwood, NY 11717
(718) 565-8500
Brooklyn
(718) 418-7690
Staten Island
(718) 727-1222

**Long Island**

†Make the Road New York

9100 Suffolk Avenue
Brentwood, NY 11717
(718) 565-8500
Brooklyn
(718) 418-7690
Staten Island
(718) 727-1222

**Long Island**

†Maternal - Infant Services Network

1383 Veterans Memorial Hwy, Suite 26
Hauppauge, NY 11788
(631) 435-3000
www.misn-ny.org

**Counties Served: Suffolk, Nassau**

**WESTERN NEW YORK**

†Mothers & Babies Perinatal Network

457 State Street
Binghamton, NY 13901
(607) 325-2520
www.lawny.org

**Counties Served: Allegany, Cattaraugus, Chautauqua, Robinson, Wyoming, Genesee, Orleans, Cayuga, Madison, Oneida, Onondaga, Oswego**

†Multiple locations – These CBOs have more than one location to serve CHA clients.

**SOUTH CENTRAL NEW YORK**

†Moms & Babies Perinatal Network

547 State Street
Binghamton, NY 13901
(607) 325-2520
www.lawny.org

**Counties Served: Allegany, Cattaraugus, Chautauqua, Robinson, Livingston, Monroe, Ontario, Schuyler, Steuben, Tioga, Tompkins, Wayne, Yates**

†Public Policy & Education Fund

739 Main Street
Buffalo, NY 14203
(716) 852-4050
www.ppefny.org

**Counties Served: Niagara, Erie, Chautauqua, Cattaraugus, Allegany, Wyoming, Genesee, Orleans, Cayuga, Madison, Oneida, Onondaga, Oswego**

S2AY Rural Health Network

PO Box 97
Corning, NY 14830
(607) 695-2333
http://s2aynetwork.org/

**Counties Served: Allegany, Ontario, Wayne, Steuben, Seneca, Schuyler, Yates**

**NORTH COUNTRY**

Adirondack Health Institute
9 Carey Road
Queensbury, NY 12804
(518) 761-0300 ext. 31252

**Counties Served: Clinton, Essex, Franklin, Hamilton, Warren, Washington**

†North Country Prenatal/Perinatal Council

200 Washington Street, Suite 300
Waterford, NY 12188
(800) 279-8679
www.nccpc.org

**Counties Served: Jefferson, Lewis, St. Lawrence**

**SOUTHERN ROSE**

†Multiple locations – These CBOs have more than one location to serve CHA clients.
Asian Americans For Equality  
111 Division Street  
New York, NY 10002  
(212) 964-2288  
www.aafe.org  
Counties Served: Bronx, Kings, New York, Queens, Richmond

Brooklyn Chamber of Commerce  
25 Elm Place, Suite 200  
Brooklyn, NY 11201  
(718) 943-3896  
www.ibrooklyn.com  
Counties Served: Kings

Bronx Overall Economic Development Corporation  
851 Grand Concourse, Suite 123  
Bronx, NY 10451  
(718) 590-6252  
www.boedc.com  
Counties Served: Bronx

Community Chamber Development Corporation  
10785 Bennett Road  
Dunkirk, NY 14048  
(716) 366-6200  
www.chautauquachamber.org  
Counties Served: Chautauqua, Cattaraugus, Erie

Capital District Black Chamber of Commerce  
90 State Street, 15th Floor  
Albany NY 12207  
(518) 591-4655  
www.cdbcc.org  
Counties Served: Albany, Schenectady, Rensselaer

CenterState CEO Foundation (in partnership with  
Cayuga County Chamber of Commerce and Cortland  
County Chamber of Commerce)  
572 South Salina Street  
Syracuse, New York 13202  
(315) 470-1800  
www.centerstateceo.com  
Counties Served: Onondaga, Cayuga & Cortland

Greater Oswego-Fulton Chamber of Commerce  
44 East Bridge Street  
Oswego, NY 13126  
(315) 343-7681 Oswego Location  
www.oswegofultonchamber.com  
Counties Served: Oswego County

Greater New York Chamber (in partnership  
with BALCONY and NYC Hispanic Chamber  
of Commerce)  
20 W. 44th Street, 4th floor  
New York, NY 10036  
(212) 686-7220  
www.ny-chamber.com  
Counties Served: Bronx, Kings, New York, Queens, Richmond, Westchester, Nassau

Make the Road New York  
1090 Suffolk Ave  
Brentwood, NY 11717  
(631) 231-2220  
www.maketheroadny.org  
Counties Served: Suffolk

New York Women's Chamber of Commerce  
1524 Amsterdam Avenue  
New York NY 140031  
(212) 491-9640  
www.nywomen.org  
Counties Served: Bronx, Kings, New York, Queens, Richmond

Queens Chamber of Commerce  
75-20 Astoria Boulevard, 
Jackson Heights, NY 11370  
(718) 898-8500  
www.queenschamber.org  
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