

Community Health Access to Addiction and Mental Healthcare Project (CHAMP)

Increase funding for New York State's health insurance ombudsman program for addiction and mental health by \$1.5 million, for a total of \$3 million.

New York faces a Substance Use and Mental Health crisis:

- **3,264 New Yorkers died of opioid overdose in 2017**—far surpassing motor vehicle deaths during the same period.
- **Over 1,600 New Yorkers died of suicide in 2017.**

Individuals face complex insurance barriers to getting live-saving Substance Use Disorder and Mental Health (SUD/MH) care. The Parity law requires equal treatment of SUD/MH care to medical care, but barriers remain:

- The NY Attorney General settled cases against 6 insurers that did not cover SUD/MH services equal to other medical care
- Patients must use out-of-network care more often for SUD/MH than other conditions
- Patients who need SUD treatment are 5 times more likely to need help appealing service denials compared to other CSS clients

CHAMP helps address barriers to care. Since its launch five months ago (10/1/18), CHAMP has helped 335 New Yorkers—saving them \$128,872—and has educated thousands of providers and advocates. CHAMP helps New Yorkers use insurance through:

- Education about their insurance rights
- Orientation to insurance coverage for treatment
- Appeals of insurance denials
- Help challenging insurance barriers and discrimination
- Assistance to uninsured who require insurance coverage and treatment



HOW CHAMP Works

CHAMP is a joint effort of the **Office of Alcoholism and Substance Abuse Services** and the **Office of Mental Health** in partnership with:

- Community Service Society
- Legal Action Center
- The Legal Aid Society
- Medicare Rights Center
- NYS Council for Community Behavioral Healthcare

CHAMP runs a toll-free, live-answer Helpline, and has partnered with 5 community-based organizations (CBOs) that operate in 24 out of 62 counties:

- Adirondack Health Institute (9 North Country counties)
- Community Health Action of Staten Island (Staten Island)
- Family and Children's Association (Long Island)
- Family Counseling Services of Cortland County (4 central NY counties)
- Save the Michaels of the World (Western New York)

Current funding for CHAMP cannot address the growing needs of New Yorkers with SUD/MH needs, especially in the 38 counties not covered by CHAMP's network of CBOs. More funding will help CHAMP increase its geographic reach, extend its helpline hours to meet New Yorkers' urgent need for SUD/MH care, and publicize CHAMP.

A total appropriation of \$3 million will ensure that CHAMP can add staff to its helpline and add more CBOs to address the complex insurance needs of residents in other counties that have been affected by opioid and suicide epidemics.

CHAMP Client Jane Smith

CHAMP saved Jane Smith,* a resident of Western New York, \$110,000 when a CHAMP attorney helped her successfully appeal her insurer's denial of a surgical procedure to treat her mental illness. Jane is covered by her father's employer, a major university. For over a decade, Jane tried many treatments for her mental illness, but none worked. She had been hospitalized many times and had no quality of life. There was hope, however. Jane's doctors recommended a surgical procedure that has worked for others with her condition.

Jane called CHAMP. She had already lost one internal appeal with her health plan. She needed help filing an external appeal—and her scheduled surgery was only a few weeks away. **A CHAMP attorney helped Jane file the external appeal.** The CHAMP Attorney advised Jane about her rights, how to gather necessary documentation, and how to craft an external appeal with the best chance of success. Thanks to CHAMP's strategic advice, Jane gathered the right documents and wrote a detailed and compelling external appeal.

With time before the scheduled surgery running short, external reviewers overturned the health plan's denial of Jane's surgery, requiring them to pay for the procedure. **Without insurance coverage, the surgery would have cost Jane \$110,000. To her great relief, Jane's surgery will proceed as planned, fully covered by her insurer.**

** Jane's name has been changed to preserve confidentiality*

