MCCAP Testimony for Health Budget Committee Hearing
The New York City Council Committee on Finance
February 8th, 2022

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Testimony of Semi Sung, MCCAP Healthcare Navigator
The Korean Community Services of Metropolitan New York, Inc. (KCS)

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Korean Community Services of Metropolitan NY, Inc. (KCS)
KCS is a nonprofit organization based in Bayside, New York. We have been advocating continuously on behalf of immigrant communities in New York City (NYC) serving primarily the Korean-American population. Our mission is to be a bridge for Korean immigrants and the Asian community to fully integrate into society and overcome any economic, health and social barriers so that they become independent and thriving members of the community. KCS provides social programs in the areas of Aging, Education, Immigration, Workforce Development, Public Health, and Mental Health.

Managed Care Consumer Advocacy Program (MCCAP) at KCS
Our Managed Care Consumer Advocacy Program (MCCAP) provides health navigation, such as individual counseling and enrollment services to individuals who are eligible for the Affordable Care Act (ACA), Medicaid, and/or Child Health Plus. We are working closely with our community to ensure that every community member has access to affordable, quality health care coverage across the city. This program helps NYC residents struggling with medical debt, resolve health insurance problems, and alleviate financial barriers that prevent them from accessing care. We provide educational services both virtually and in-person outreach, explaining to consumers their health insurance rights and responsibilities, to help consumers choose, switch or disenroll from a health plan, to handle consumers with appeals of NY State of Health eligibility determinations, and to help consumers understand and access their prescription drug coverage. The language barrier plays a major role in obstructing access to care. Many of our community members were not able to receive health coverage due to these language barriers. In particular, we provide comprehensive language and culturally competent assistance to our community members for them to better understand and access the complex US healthcare system. Moreover, we assist clients in addressing social determinants of health, such as food insecurity by helping clients apply for food stamps and unemployment insurance.

MCCAP Case Story

Mrs. Chung reached out to us (Korean Community Services) to ask for help in resolving her hospital medical bill. She received 2 medical bills of $2183.48 and $434 from a recent hospital ER visit at Elmhurst NYC Health and Hospital due to wood poisoning. The client doesn't have any health insurance because she was unable to afford the insurance premium with her income. The client explained to us that she cannot afford to pay the bill of $2617.48 ($2183.48 + $434) because she doesn't have money to pay for it and asked us for help desperately in resolving this large medical bill.

Once I reviewed the medical bills received from the client, I called NYC Health and Hospital to find out if there is any financial assistance available. The representative connected me to a financial counselor and explained to him about the client's situation in detail. I then helped the client apply for the financial assistance program. Through working with the hospital financial counselor and client over a month, I helped the client receive an Emergency Medicaid benefit which can cover her ER visit medical care bill. At the end the client was responsible for only $3 and all other outstanding balance has been paid off from Medicaid.

Quotes from client (Mrs. Chung)

"I had to go to the hospital emergency room due to shortness of breath. I ate poison given by an acquaintance and had trouble breathing, so I went to the emergency room. As an immigrant, I thought that living hard in a foreign country could lead to an absurdly lonely and miserable death at that moment. It was such a terrifying experience. Fortunately, I got better. However, since I did not have insurance, I was charged for a large amount of medical bills. I had to contact KCS because I need help with resolving my large medical bills from the ER visit. I found out about KCS from the newspaper that there is a Korean volunteer community organization and also I was introduced to call KCS from a friend of mine. KCS has solved my problem until the end to avoid paying the large hospital bills. I know that health insurance is a must, but it wasn't easy to sign up for it because the insurance premium is too high to afford.

Thanks to the KCS case worker, who thoroughly managed my case from the start to the follow-up. I feel a sense of relief now. After the problem was resolved, I felt the importance of having health insurance once again. I wish there was practical insurance that could be purchased with a low income like us. Without their help, it would have been very difficult and I don't think I could solve this problem by myself. For someone facing a similar problem, I would suggest asking KCS for help first. I felt once again how helpful the KCS organization is for people in need like me. Thank you."

KCS Main Office Adult Daycare | Immigration | ESOL	Corona Senior Center	Flushing Senior Center	Public Health and Research Center | Workforce Development	Brooklyn Project	Mental Health Clinic
203-05 32nd Avenue Bayside, NY 11361 Tel: (718) 939-6137 Fax: (718) 886-6126	37-06 111th Street Corona, NY 11368 Tel: (718) 651-9220 Fax: (718) 478-6055	42-15 166th Street Flushing, NY 11358 Tel: (718) 886-8203 Fax: (718) 886-8205	[NY]325 W 38th St, Ste. 1210 New York, NY 10018 Tel: (212) 463-9685 Fax: (212) 463-8347	8710 5th Ave. 1FL Bay Ridge, NY 11209 Tel: (718) 630-0001 Fax: (718) 630-0002	42-16 162nd Street, 2FL Flushing, NY 11358 Tel: (718) 366-9540 Fax: (718) 534-4149

We believe prevention and promotion of health through screening and regular timely check ups are an effective and efficient way to reduce costs to the city and state. In order to do so, every community member must have easy access to healthcare services and know how to utilize their benefits. Moreover, this is a very critical time in our history. We are still facing a global pandemic and the needs in our community have increased tremendously. Therefore, assisting them with health advocacy services should be considered essential, and we need more support during this difficult time. I would like to encourage the NYC Council and Committee members to support our MCCAP Access Health NYC Health Initiative.

Thank you for giving us the opportunity to share our community stories!

Semi Sung
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