



CONSUMER ASSISTANCE PROGRAM 2020

THREE MILLION IN THREE YEARS

CCHI CONSUMER ASSISTANCE PROGRAM

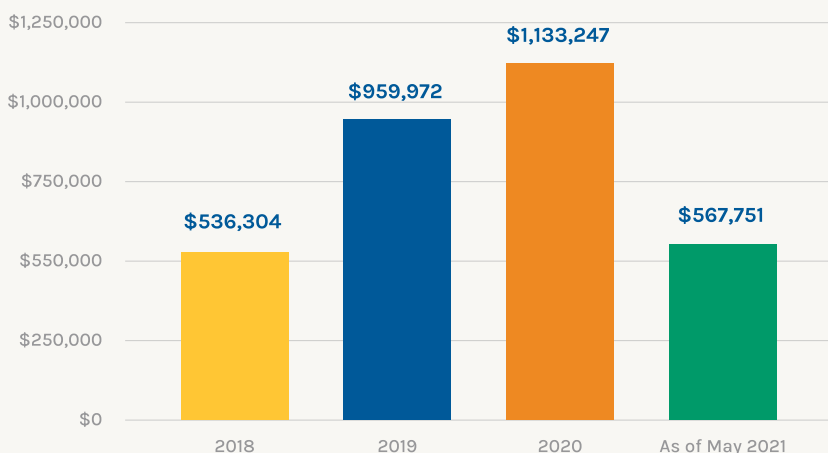
As we near the third anniversary of the Consumer Assistance Program (CAP) we want to celebrate our growth and success! As of June 2021, CCHI has helped 1,300 clients save \$3.21 million. **We've saved Coloradans more than \$3 million in 3 years!**

In 2020, with support from the NextFifty Initiative, CCHI expanded the reach of CAP by partnering with Larimer Health Connect to station a CAP employee in Ft. Collins. CAP now has 3 full time employees and 4 volunteers.

There was a brief slow down in the early weeks of the pandemic in 2020. When clients began calling again, they reached out about a combination of needs driven by loss of jobs or insurance that exacerbated their inability to afford medical and other expenses. In addition to helping resolve billing issues or find clients financial assistance, we made referrals related to unemployment, food access, and housing.

In 2020 the Consumer Assistance Program helped 540 Coloradans from 34 Colorado counties save almost \$1.1 million in medical bills. Our caseload increased 46% over 2019, and savings increased 26%. While not every case resulted in cost savings, for those that did, clients saved an average of \$8,773.37 per client, ranging from \$24 to as much as \$150,000.

Client Savings by Year



“

CCHI was great with follow-up and helping me navigate the complexities of the health care system. My father worked in medical billing for 40 years, so I know more than the average patient, however CCHI's assistance was beyond valuable. I'd recommend them to anyone.

“

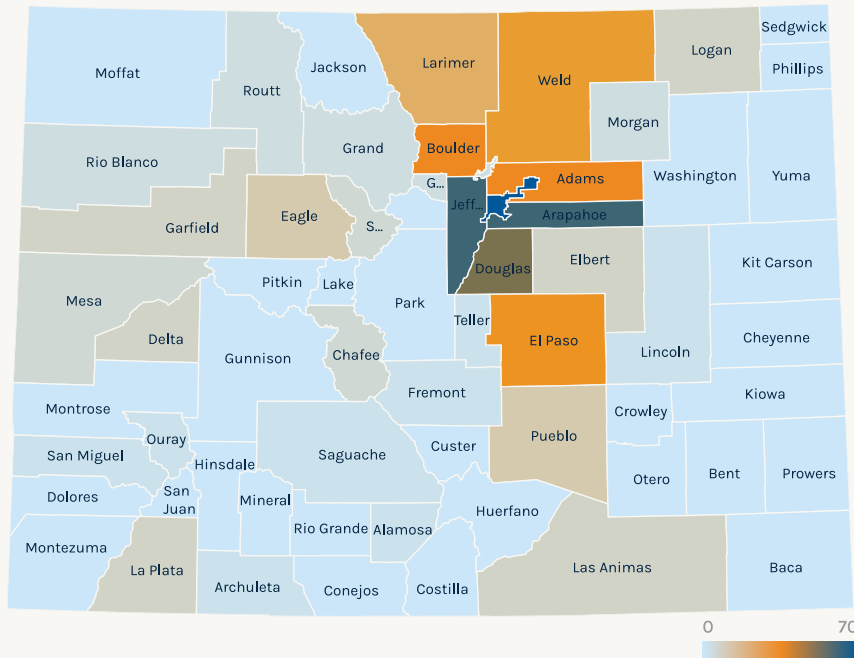
I wanted to take a minute to personally thank you for all of your hard work on helping to get everything to a resolution. Here we are nine months later, but I'm glad we were able to get things resolved. Having never gone through anything like this before and it being our first child, it certainly felt good to have somebody going to bat for us when we figured that we were definitely being billed incorrectly. It's a stressful situation and being able to talk to you and learn a bit about the process helps to ease the mind along the way. I would not hesitate to recommend CCHI to somebody I know in a heartbeat.

.....

Proud recipient of a
NextFifty Initiative grant



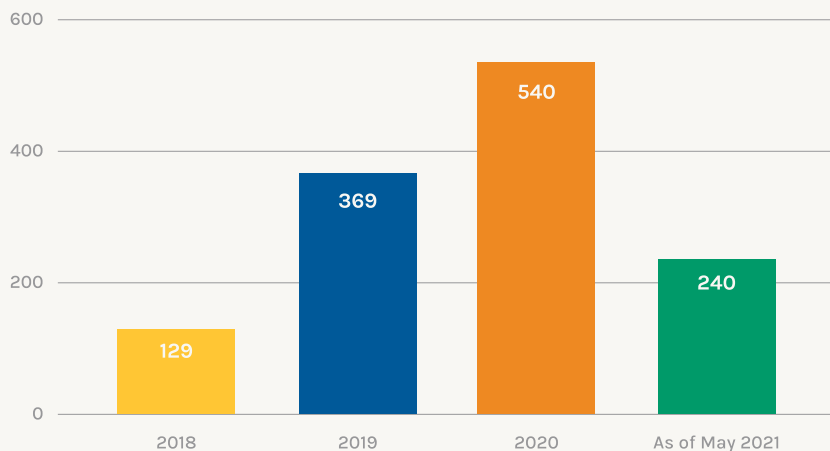
2020 Counties Served



Most Frequent Issues Clients Faced

- Suprise out-of-network bills (14%)
- Issues with applying for hospital financial assistance (10%)
- Medical debt in collections (9.5%)
- Unable to afford cost sharing after insurance pays (8%)
- Being uninsured (7.6%)
- Drug / pharmacy (5.7%)
- General billing issue (5.2%)

New Cases by Year



“

A little over a year ago I had a seizure and fell onto my face at a bus stop. I was taken to an out-of-network facility and balance billed by both the hospital and ambulance. When the dust settled I was left with around \$16,000 in medical debt and a mouth full of expensive problems ahead. I spent months fighting my insurance company, negotiating with providers, filing appeals, and submitting complaints, all to no avail. I felt like I was trapped in the bottom of a deep hole. Last week I received notifications that both my hospital and ambulance debt had been forgiven in full. I feel a tremendous weight has been lifted off my shoulders and it's all thanks to Kim's hard work and dedication. I don't know where I'd be without CCHI.



Our volunteers are essential to the success of the CAP. They spend hundreds of hours per year helping clients negotiate bills, file appeals, and navigate the health care system. They bring expertise as brokers, nurses, and benefits managers. We cannot thank these volunteers enough for their time, commitment and service:

Laura Gabbay
Ashely Porter
Judy McCree Carrington
Bill Robinson
Carol Ungar
Kim Williams