



# Consumer Assistance Program

One year of assisting and empowering Colorado health care consumers

CCHI has a long history of helping people access health care, but in 2018, we were able to realize the goal of dedicating staff full time to directly serving Coloradans struggling to navigate the health care system. In June 2018, we officially launched CCHI's Consumer Assistance Program. In one year we have worked with nearly 300 people from 25 Colorado counties. We have helped them find and apply for financial assistance to afford care, appeal claims denials and coverage terminations, find programs to pay for prescriptions,



**291 Served**



**Saved Consumers**  
**\$854,977.42**

negotiate medical debt, and sort through out of network billing problems. About one-third of our clients have public sources of coverage (Medicaid, CHP+ or Medicare), 35 percent have commercial insurance and 16 percent are uninsured. Regardless of coverage type, most are overwhelmed by the complexity of the system and too many are facing financial insecurity as a result of medical bills.

After a back surgery that helped return my life to normal, my insurance company refused to cover the procedure and left me holding \$109,000 in medical bills. CCHI's Consumer Assistance Program helped me appeal the insurance company's denial and got them to cover the surgery! It saved my family from crushing medical debt. -Sydney Allen



Through the Consumer Assistance Program we connect with individuals in communities throughout the state, and identify the issues they are facing in accessing and affording health care. The work informs our advocacy and is a conduit for raising consumer voices on health care issues. Many of the individuals we helped with balance billing issues also shared their stories with the media and the legislature as we worked to pass HB19-1174, legislation to prohibit these surprise bills. In our work, we also support clients to advocate for themselves by providing education about the health care system, guidance on next steps, and resources.



**Served clients in**  
**25 counties**



# What We Are Seeing from the CAP:

With 1 full time staff and volunteers, we:



## EDUCATE

Questions, education and resources



## NEGOTIATE

Negotiating with insurance carriers and providers



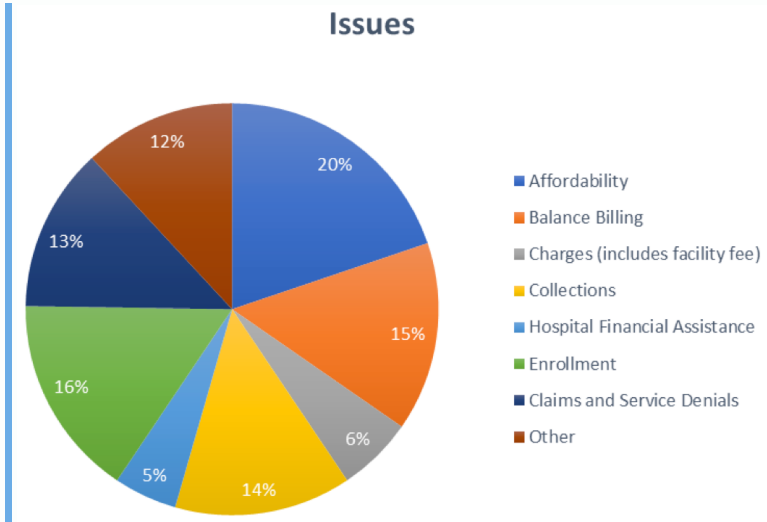
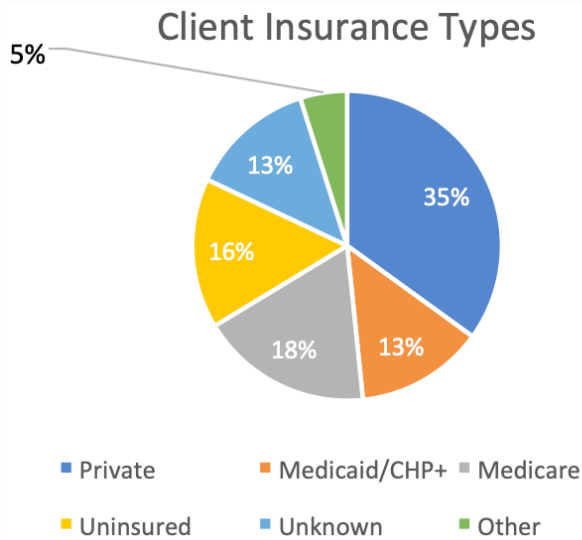
## APPEAL

Filing appeals with the Division of Insurance



## TROUBLESHOOT

Troubleshooting hospital financial assistance applications



This process with Stephanie, the way she would ask questions, the times she would do something, and then next ask me to make some calls myself – was, all of it, completely empowering for me. I had gone through eleven years of illness and then two more years post-transplant in a grieving/depression slump. I couldn't see the light at the end of the tunnel. But CCHI and Stephanie stuck by me and the results, some huge, some tiny, kept coming in. CCHI gave me back my hope.

-Dana Bennett

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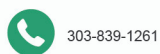
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