

May 18, 2011, 10:00am – 2:00pm, Baruch College, Vertical Campus Conference Center

To: New York State Department of Insurance

Thank you for this opportunity to testify today. My name is Heesoo Yeo and I am here on behalf of Korean Community Services (KCS). KCS is one of the 24 community-based organizations that is part of the Community Health Advocates program (CHA). I am also representing Project CHARGE which is a collaborative group of 15 partners that address health access issues for Asian Pacific Americans in New York City. CHA is a statewide Consumer Assistance Program funded by New York State. CHA offers assistance in 15 languages and serves as a linkage to vulnerable and underserved communities. Since November 2010, CHA has assisted over 10,000 New Yorkers with getting and keeping private and public health insurance, accessing care, and dealing with complex insurance issues.

Today, I would like to share a story of a client I am currently assisting. The client came to the U.S. as a student studying English and he worked at a nail salon part time to make the ends meet. He dreamed of having a family, raising children and possibly inviting his parents to the U.S., until he found out that he had an eye cancer.

When he first felt discomfort in his eye, he assumed the pain would disappear soon and did not seek any medical services because he did not have medical insurance. When he visited an eye doctor later, the doctor prescribed medicine for eye infection. However, when the symptoms continued and even worsened after 4 months, the client went to a hospital, where he was diagnosed as having an eye cancer. From then, the client was referred to various clinical departments but no one explained to him that it was his rights to ask for language services and financial assistance. The client felt uninformed and the language barrier made it difficult for him to understand his current situation. When he came to me, he was emotionally devastated, physically weak and he simply felt lost. Although I helped the client receive financial assistance, there is still a lot of testing left and the bills from laboratory are accumulating to thousands of dollars. I cannot imagine what would have happened to him if he had not reached out to CHA for help and if he did not have someone to accompany him to the hospital and explain how the health care system worked. It is very unfortunate that this is only one of the countless cases where clients are lost in our complex health care system and cannot receive medical services due to lack of culturally and linguistically appropriate services.

This is why I testify today to urge NYS Governor, Andrew Cuomo and other stakeholders to strengthen and build Consumer Assistance Programs and an effective Exchange, respectively. With an estimated 1.2 million New Yorkers entering into the Exchange in 2014, it is clear that consumers need an effective Exchange. To build one, we need strong and well-integrated Consumer Assistance Programs to

successfully use the Exchange and understand how to access health insurance and health care systems within the Exchange.

In addition, considering that there are over 1 million Asian Pacific Americans in NYC only and 70% of this group is immigrants, we need to provide the information in a culturally and linguistically appropriate manner to meet the needs of the population being served. Without proper language access plans, as we could see from the story shared today, the Exchange would be ineffective and a large number of people who are also part of our economy and our community will be lost in the myriads of our complex health care system.

Heesoo Yeo

Thank you