

Dear Mr. Ruben,

Thank you very much for awarding me the Equal Justice America Fellowship, which allowed me to have such a positive impact on the underserved population of New York. This summer, I worked at Community Health Advocates of the Community Service Society of New York, a nonprofit consumer advocacy organization for all issues relating to healthcare insurance. I was inspired to pursue this internship because of my personal experience with an illness and navigating the healthcare system. I wanted to make sure others were able to receive the medical care they needed at a price they could afford.

At Community Health Advocates, I helped uninsured individuals gain access to healthcare coverage through state programs and other affordable plans. Following the passage of the Affordable Care Act, New York created the Bridge Plan which provides coverage to individuals with a preexisting condition who otherwise would likely have difficulty acquiring insurance. I helped several people, who thought they would never be able to afford insurance because of a previous diagnosis, enroll in the plan.

I also assisted clients with disputes involving their insurance plans, typically arising from a service denial based on the claim that the service was not medical necessary or that the services was performed by an out-of-network provider. In such cases, I helped clients file internal appeals with their plans and proceed with external hearings when necessary. For example, one of my clients was denied coverage for a cyst removal from her jaw, since her plan deemed the procedure to be dental, not medical, and asserted that my client did not have dental benefits. My client had already received the procedure and was panicking about the astronomical bill that she could not afford to pay on her own. I reviewed my client's plan, gathered the necessary medical history, and went through the appeals process; thankfully, the plan's initial adverse determination was overturned. My client expressed such relief and gratitude that her family would not have to struggle with the financial burden of medical bills they had not anticipated, and simply could not afford. All summer, I had cases like these, where a client had been denied coverage and did not know what to do. And all summer, these clients were inexpressibly relieved when we succeeded in getting the plan's decision reversed and them the care they needed without the anxiety of enormous debt.

The second component of my internship was policy-based. I helped develop legislative proposals relating to healthcare for the state of New York, primarily focusing on out-of-network issues. The main problem I addressed was balance billing in situations where individuals go to an in-network facility and are treated by an out-of-network provider. Since New York has no legal protections for individuals in this situation, I researched other state policies on the matter and worked toward incorporating them into a policy for New York. Because so many of my clients faced this problem and were left without a legal remedy, I felt incredibly motivated to help develop a solution at the legislative level.

My experience at Community Health Advocates was invaluable. I assisted over 100 clients gain access to affordable medical care and helped develop policy that will have a positive impact on people across the state. Our clientele at CHA was largely low-income, and part of a traditionally underserved population of New York. Helping those in need of legal assistance was not only rewarding, but incredibly illuminating. I realized the ways in which I can use my knowledge of the law to improve the lives of others and will uphold my responsibility to do so in my career endeavors.

Sincerely,

Janet Jones-Duffey
Juris Doctor Candidate, 2014
Columbia Law School, New York