Joe Lombardo Governor



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Office for Consumer Health Assistance
Bureau for Hospital Patients

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OCHA Mission

To allow all Nevadans access to the information they need regarding their health care concerns.

To assist consumers and injured workers in understanding their patient rights and responsibilities under various health care plans, and policies of industrial insurance and to advocate on their behalf when necessary.



Advocacy & Education Overview

Insurance Appeals:

- Provides support with pre-service denials (authorizations for medical procedures, equipment, or consultation).
- Assists with post-service claims (emergency services denied as non-emergent).
- Provides advocacy through appeals, sometimes acting as the consumer's authorized representative.

Billing Issues:

- Reviews & verifies the accuracy of medical charges.
- Negotiates discounts & affordable payment plans with providers.
- Ensures correct application of insurance benefits & explores financial assistance options when available.

• Worker's Compensation:

- Assists with preparing & filing claims; and addresses disputes with adjusters.
- Provides education to employers, providers, & trade unions on Nevada's workers' compensation processes.

Health Plan, Protections, & Care:

- Educates on rights and responsibilities including eligibility, benefits, & COBRA.
- Provides clarity on statutes protecting consumers, such as laws addressing surprise billing.
- Assists in navigating case management systems & referral processes for access to care.



Advocacy & Education Overview

Community Advocacy for Older Adults & Individuals with Disabilities:

- Provides guidance and advocacy to ensure well-being & independence in the community
- Informs & connects to programs and services within needs
- Attends outreach events to educate community on ADSD programs & services
- Provides emergent financial support to eligible consumers (e.g., utility cutoffs, rent, food)
- Assists with referrals to long-term resources & emergency repair assistance

Eligibility Requirements for Emergent Financial Assistance:

- Age 60+
- Does not reside in a long-term care facility/institution, or hospital setting
- All other available resources must be attempted first
- Sustainable income to continue living independently after assistance



Counseling Services Overview

Counseling Services:

- Personalizes support for consumers to understand health insurance coverage, schedules of benefits, & claims processes.
- Assists in accessing financial aid for healthcare costs, such as co-pay & prescription assistance programs.
- Assists with filing quality-of-care complaints against facilities or providers.
- Coordinates with case managers & health plan navigators to address care access concerns.



Types of Consumer Requests to OCHA

Access to Care

- Referrals to clinics that offer a sliding fee scale for the uninsured
- Employer Assistance Programs (EAP)
- Victims of Crime Assistance applications
- Helping the uninsured access healthcare resources

Nevada Workers' Compensation (WC)

- Assist with preparing and filing paperwork
- Contact claim adjusters to address claim issues
- Prepare and file appeals on behalf of injured workers

Patient Rights & Responsibilities Under a Health Insurance Plan

- Eligibility requirements
- Enrollment process
- Schedule of benefits
- Case management
- Coordination of benefits
- COBRA information



Types of Consumer Requests to OCHA

Appeals & Grievances

- Benefit Denials
- Termination of Benefits
- Multiple Level of Appeals
- Time Sensitive Issues

Hospital & Other Medical Bills

- Billing and Claim Audit Request
- Out of Network Claims
- Negotiate Uninsured Discounts
- Charity/Financial Hardship Programs
- Referrals to Financial Counseling Centers

External Reviews

- Eligibility
- Timeframes
- Assignment of Independent Review Organization



Types of Consumer Requests to OCHA

From older adults and individuals with disabilities:

Resources

- Housing
- Nutrition (SNAP, Meals on Wheels, grocery delivery)
- Transportation
- Energy Assistance Program (EAP)
- Medicare/ Medicaid
- Legal Assistance

Referrals

- Office for Community Living (OCL)
- Medicare Assistance Program (MAP)
- Long Term Care Ombudsman Program (LTCOP)
- Nevada Care Connection (NVCC)

Emergent Financial Assistance (One-Time)

- Utility Shut Off
- Rent Payment
- Food



Referral Process/ Contact Info

Intake

Referrals begin with OCHA's intake unit:

(702) 486-3587 or 1-888-333-1597

cha@govcha.nv.gov

- Intake staff assist with providing information and referrals when appropriate.
- An Advocate will contact the consumer within 3 business days.



OCHA Highlights

In the State Fiscal Year 2024, the Office for Consumer Health Assistance opened 1,563 cases and generated approximately \$893,054 in savings for Nevada consumers.





Thank you!

