



# CCLS

Central California Legal Services, Inc.

To advance justice and empower people

# PEOPLES' ADVOCATE

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## FHCC — Ten Years of Building Healthy Communities!

Studies show that one in five Californians is without health insurance and the problem is even greater within racial and ethnic minority groups and for those who live in rural communities. For example, one-third of all Latinos lack health insurance creating a major barrier to accessing health services. Uninsured individuals tend not to seek medical care or delay going to the doctor due to the high costs.

Ten years ago, Central California Legal Services, Inc., established its Fresno Health Consumer Center (FHCC) to increase access to health care for uninsured and underserved populations in Fresno County. Staff educates individuals about our system of health care and their rights when seeking medical care. They help with grievance procedures and advocate for them when services are denied, delayed or terminated.

Due to the work of the FHCC and its many partners, thousands of children have access to health care services on a regular basis. FHCC works to enroll children and their families into the available health plans. FHCC is a member of the Children's Health Initiative Fresno County whose bold vision is that every child in Fresno County will have access to affordable health coverage.

Initial funding to establish FHCC came from The California Endowment (TCE). Today, major funding continues from TCE and includes Kaiser Permanente, Susan G. Komen for the Cure – Central Valley and others.

FHCC is a partner with the Health Consumer Alliance (HCA), a statewide network of nine regional health consumer advocacy groups, in 13 counties in California. HCA partners assist consumers solve immediate problems and resolve disputes with health providers. They work to educate policymakers at both the local level and statewide, addressing systemic barriers to services.

### Improving Access to Health Care

Limited English Speaking (LEP) individuals face greater barriers when they go to the doctor and often are not aware of their rights. FHCC's culturally diverse staff assists these families to ensure they are provided with interpreters as required by law. Language barriers affect the quality of care and services as a result of the poor exchange of information.

Through quarterly meetings, training workshops and one-on-one assistance, staff reviews the law regarding language access with both consumers and providers. Recently, a Spanish-speaking consumer took his minor daughter as his interpreter to his doctor's appointment. The doctor told him he required open-heart surgery. So as not to further worry his father, the daughter did not fully translate everything the doctor said. The nurse who was preparing him for surgery discovered the patient was unaware of the nature of the surgery and its implications.

Last year due to the stalled contract negotiations between Children's' Hospital and Blue Cross, families faced multiple barriers in obtaining medical services for their children. Thousands of children experienced delays with previously scheduled procedures. Many were sent out of the area, to either San Francisco or Los Angeles to receive their care. For many of these children, their parents spoke little or no English.

Families experienced a great deal of confusion. One family member was informed they would be responsible for the full cost of the hospital bill. FHCC staff intervened on their behalf, resulting in the full payment of the debt.

Medical debt is another critical issue impacting low-income health care consumers. Debt resulting from medical bills deters people from seeking care and can affect the overall financial security of families.

### Collaborative efforts Reach Thousands

Over the past ten years, FHCC has garnered considerable experience in organizing educational and outreach campaigns. Staff conducts monthly enrollment events reaching ethnic and racial minorities in partnership with community-based organizations and other public entities. These joint efforts provide an opportunity to assist more clients. An added benefit is the partners learn to advocate for their clients while gaining an understanding of how the managed care system operates. For further information, contact FHCC at (559) 570-1205.

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## Remarks from the Executive Director

The election of Barak Obama produced a new sense of hope in the country and not only for those who voted for President Obama. An Associated Press poll in mid-November indicated that three quarters of those surveyed (compared to 52% of voters who voted for him) said the election made them hopeful. Fixing the economy and job creation lead the list of what people viewed as top priorities. Seventy-two percent of the respondents were confident that Obama will be able to make needed changes to revive the economy. That is encouraging but public confidence alone will not bring about change.

If ever change were needed, it is now. The nation faces the most serious economic crisis in generations. Our response will impact not only the present but future generations. It is important to get it right.

Each day the crisis grows deeper, more people seek CCLS's assistance. Every day workers who lost their jobs due to company closures, tenants who face eviction because their landlord's mortgage was foreclosed, families who have lost their medical insurance coverage and seniors who can't afford their necessary medications turn to us for help. People who never thought that they would need legal aid because they had good jobs and lived in nice neighborhoods find themselves in our waiting rooms.

In the waiting room with these "newly low-income" individuals are folks whom for years have faced unemployment, underemployment, low wages, no medical insurance, unscrupulous landlords and a myriad of other problems. They are victims of a structural poverty for years.

CCLS finds itself with an ever increasing demand for services coupled with shrinking financial resources. Organizations and individuals which traditionally provide funding for our work find that they cannot contribute as before. Like so many organizations, we need to do more with less.

The daily headlines of yet more businesses closing down or issuing layoff notices rightfully bring our attention to the hardships which those victims suffer. As we follow the crisis of the week, we must not forget the workers who were laid off a few weeks earlier. Policy makers must not lose sight of those who were already suffering before the crisis reached the middle class.

CCLS seeks to carry out our work in a manner that is both responsive to the latest victims of the economic crisis, yet continues to assist those whom the economy passed by years ago.

It is my hope that our new President and Congress forge economic programs that do not solely focus on the most recent victims. They, and policy makers at all levels, must address structural poverty which still makes it so difficult for too many to realize the American Dream.

*(Continued on page 3)*

## Staff Update

### Welcome

CCLS is fortunate to have several interns in our Fresno office. Joining the EITC team is Laura Hernandez and Mayra Zavala, both students at California State University of Fresno (CSUF). They will assist with the marketing for the upcoming EITC campaign.

Melissa Wong is a law student at San Joaquin College of Law. She assists attorney Frankie Rodriguez with the Alpaugh Water case and is researching reasonable accommodations for residents of assisted living facilities.

This year from the Fresno City College Paralegal Program are Bonnie Fitzpatrick and Teshlene McCracken both help with Project First Step. Whitney Linder works with VLSP. Joann Eichinger, assigned to attorney Christina Hathaway, works with seniors at the Senior Citizen's Village to get repairs made. Kristy Walters conducts research and intake at the Clovis Senior Center.

Assisting attorney Ofra Pleban are Tashara Kuspa and Rafaela Ruiz. Tashira interviews clients, prepares depositions, drafts legal documents and conducts research. Rafaela Ruiz writes reports and tracks case documents. She is interested in becoming an attorney.

Barry Chong, an Alliant University student is working with advocate Bao Thao on the Hmong Health Collaborative Project. He participates in the Language Access quarterly meetings and is eager to learn about the consumer rights and responsibilities.

Yvonne Brooks interned with the development team until early December. She became familiar with various elements of writing and researching grants.

### Congratulations!

Congratulations to Christina Hathaway and Michelle Ewert for passing the bar exam. Christina was sworn in on December 3, and Michelle on December 5, 2008.

### Best of Luck!

Attorney Jamie Xiong-Vang accepted a position with the Fresno County Public Defender's office. She joined CCLS last year as an attorney with the Family Law/Education/Immigration Team.

We say goodbye to long-time staff attorney, Jess Negrete who leaves in early February. Employed with CCLS since 1997, Jess worked on the Housing team in the Fresno office. He accepted a position in Sacramento with the State's Housing and Community Department.

Sadly, we say goodbye to FHCC Outreach Advocate Chris Torres and Advocate Mary Lee. Chris worked in helping families obtain health insurance coverage and resolve grievances with their health plans. Mary assisted victims of domestic violence in our Merced office and worked cooperatively with other agencies serving victims.

**We wish them the best in their new endeavors!**

## Merced Seniors Access Legal Services



CCLS Staff Attorney, Roland Kelly

Senior citizens in Merced County have access to a free lawyer thanks to a partnership with the County of Merced — Area Agency on Aging and Central California Legal Services, Inc. (CCLS). Attorney Roland Kelly visits the various senior centers in the county to assist seniors with their civil legal problems. Individuals 60 and over can access the free service. They

receive help in several areas such as: healthcare, long-term care, guardianship or conservatorship, abuse, neglect, age discrimination, simple wills, Powers of Attorney, SSI/Social Security and notary services.

The CCLS Senior Legal Services project also provides community education to the general public through coordinated outreach efforts with the Merced Area Agency on Aging or, on an individual basis. The attorney works closely with the Merced Ombudsman, Merced Health Insurance Counseling and Advocacy Program (HICAP), and Merced County Adult Services staff.

The three recent cases illustrate the benefit to seniors.

- A Spanish-speaking couple in their mid-sixties needed help with a home purchase they made forty years ago. Even though they paid off their mortgage in 1981, they never received the grant deed to their home. When they tried to get a home repair grant through the County, they could not produce the deed and the sellers were now deceased. Attorney Kelly prepared the court paperwork to obtain the deed to their house. With his help, they obtained the grant to fix up their house.
- Attorney Kelly successfully assisted a 72-year widow get out of a loan that charged nearly 30% interest. Her husband died two years ago and both held title to their home as husband and wife. She applied for a second loan, to pay off the high interest loan and her husband's name was still on the deed.
- A Spanish-speaking couple in their late sixties, needed to obtain guardianship of their five-year-old niece. They were having problems with enrolling the child in school. Roland prepared the legal documents and the couple obtained permanent guardianship of the child.

Roland Kelly is the Merced Senior Legal Services Attorney. He is also a Notary Public. Individuals may contact the Merced office for further information or to arrange a presentation at (209) 723-5466.

*(Continued from page 2)*

It is not sufficient to reinstate the middle-class. Certainly those that have lost their jobs or homes must be assisted. At the same time there must be programs designed to move families mired in poverty to a better standard of living. For too many years they have been ignored.

Even with an abundance of hope, these tasks will not be easy and there are no simple answers. I am encouraged that President Obama understands that individuals need to do more than go out and shop in a time of crisis. He deeply believes in and encourages public service. He seeks to summon "the better angels of our nature" and urges people to get involved. If we want the new found hope to come to fruition we all must play our part. We may have to sacrifice and do more.

CCLS will do the best that we can with the resources available to us. To meet the increased demand and decreasing revenues, we need your help. I encourage you to consider how you might help us help our clients get through these tough times. Volunteers are needed for various projects which provide rewarding experiences. Your monetary donations helps us keep delivering services to those less fortunate. Your help is most welcomed and appreciated.

We look forward to working with you in 2009 to help make the nation's new hope for a better future become reality. I invite you to read Page 7 and learn how you can lend assistance to CCLS.

### Thank You to our Champions of Justice Sponsors!

Their sponsorship allows us to continue to improve our efforts in reaching our mission.

**Pacific Gas & Electric Company**

**Fresno County Bar Association**

**Anthem Blue Cross**

**Health Net of California, Inc.**

**RHA, Inc.**

**and our**

**many Anonymous Donors!**

**Your support makes a difference in so many lives and goes a long way to promote meaningful access to justice.**

Thanks to our many supporters, our Champions of Justice Reception was a tremendous event. Congratulations to all for protecting the rights of the voiceless and underserved in our communities.

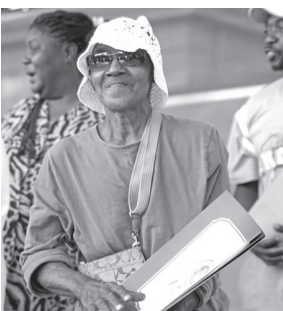


**"If the motto 'and justice for all' becomes 'and justice for those who can afford it', we threaten the very underpinnings of our social contract."**

Chief Justice of California  
The Honorable Ronald M. George



*We appreciate your ongoing support - Together we make a difference!*



**We gratefully acknowledge the following individuals and businesses for their generous support and contributions over this past year.**

Gerald Lee Tahajian, Inc..	Walter Law Group	Cole, Fisher, Bosquez-Flores, Cole & O'Keefe
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**Thank You for Your Dedication!**

We acknowledge

**Eric Trostad, Paralegal,**

for his work on behalf of the homeless  
individuals in our community.

Eric worked closely with the attorneys  
and was a critical member of the

“Dream Team.”

## CCLS in the Community



### FHCC Increases Breast Cancer Awareness

The Susan G. Komen for the Cure Central Valley Affiliate provides funds to educate individuals on breast cancer and the available services. FHCC Advocate Raquel Torres offers educational programs and materials to women and men residing in Fresno County. The display board (above) was created by Ms. Torres to educate individuals on breast cancer.

Families receiving treatment can access the legal services available through FHCC & CCLS. During outreach presentations, consumers gain knowledge about their language rights, obtain assistance with medical debt issues and with their disability application. FHCC Advocate Raquel Torres can be contacted at (559) 570-1249 or by email at: rtorres@centralcallegal.org.



### Health Net Provides \$1,000 to FHCC

Ms. Lupe Gonzalez, Health Net's Supervisor of Community Relations, (*second from left*) presents a check to FHCC for the project's outreach materials. Also pictured are FHCC Project Director Monica Blanco-Etheridge, Ms. Luisa Medina and Health Net Community Solutions Specialist Diane Lopez. Thank You, Health Net!

### Your Support Makes a Difference!

Last year, a report by the Justice Gap Fund found that only one-third of the eligible population receives the help they need for their legal problems. These individuals have nowhere else to turn when they need the help only an attorney can provide. Please consider making a financial contribution or volunteering your time with CCLS.

- Yes, I want to help with my donation of \$ \_\_\_\_\_.
- Count me in with my monthly pledge of \$ \_\_\_\_\_.
- Contact me to volunteer my time.

Name: \_\_\_\_\_

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#### **Make your check payable to CCLS and mail to:**

Chris A. Schneider, Executive Director  
 Central California Legal Services, Inc.  
 1401 Fulton Street, Suite 700  
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*Contributions to CCLS are tax-deductible  
 to the extent allowed by law.*

### CCLS Thanks its Funders (partial list)

- Legal Services Corporation
- The State Bar of California - IOLTA Program  
& Equal Access Fund
- The California Endowment
- Fresno-Madera Area Agency on Aging
- IRS, Department of the Treasury
- Merced County Area Agency on Aging
- Susan G. Komen for the Cure —  
Central Valley Affiliate
- Kaiser Permanente
- The City of Fresno
- Tulare County Superior Court

**Thank you for your support!**

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## CCLS Launches EITC Campaign!

Central California Legal Services, Inc. (CCLS) announces the kick-off of this year's campaign. Families who qualify for the Earned Income Tax Credit (EITC) may be eligible to receive up to \$4,824. CCLS will provide *free* assistance on filing for the EITC.

- 💰 EITC reduces the amount of taxes a low-wage worker owes.
- 💰 Families are often unaware of their eligibility or do not know how to apply for the tax credit.
- 💰 The program places money directly into the hands of the working poor to put food on the table, move into better housing or save for the future.
- 💰 Eighty percent of the refunded EITC is spent in the community where they live.

*For more information, call: (559) 570-1220 or (800) 501-5317*

*Visit our web site: [www.centralcallegal.org](http://www.centralcallegal.org).*

