



HEALTH CONSUMER ALLIANCE **Annual Report 2025**

Helping Californians Get and Keep Their Healthcare!

2025 ANNUAL REPORT

Table of Contents

• <u>Who We Are</u>	1
• <u>Our Partner Network</u>	2
• <u>Message from Our Advocates</u>	3
• <u>Measuring Our Fight for Health Justice</u>	4
• <u>Outreach & Community Education</u>	5
• <u>Telling the Stories of Californians We Serve</u>	6
• <u>Policy, Advocacy & Impact</u>	8
• <u>Looking Ahead</u>	9
• <u>Funders & Acknowledgements</u>	10

Who We Are

The Health Consumer Alliance (HCA) is a statewide network of ten consumer assistance programs operated by community-based legal services organizations across California. Our expert healthcare advocates provide free, confidential legal services to Californians while working collectively to address the systemic barriers that affect thousands when attempting to access healthcare and services across the state.

MISSION

Ensuring Health Access for All

The HCA helps individuals and families get the healthcare services they need while working to identify and address systemic healthcare issues impacting all Californians.

Our Why

We believe healthcare is a right, not a privilege. Health equity means health care for all, not some. Obtaining needed care should not require navigating complex webs of coverage eligibility or disjointed systems of care delivery.



HOW WE HELP

Helping Californians Everywhere

Our advocates empower Californians through education and advocacy to secure and protect coverage, navigate provider networks, overturn wrongful service denials, and resolve improper billing.

Our What

Through culturally and linguistically competent services, HCA delivers expert legal services, help getting coverage and access to health services. We translate lessons learned from our communities and individual cases into systems advocacy that improves health for all Californians.



HCA NETWORK

Partnerships Keep Us Strong

Our strength is our statewide footprint. Through ten dedicated direct service partners spanning from the rural Central Valley to our largest urban centers, HCA delivers local, culturally competent health advocacy support across all 58 counties, with capacity to serve Californians in over 200 languages.

Our Who

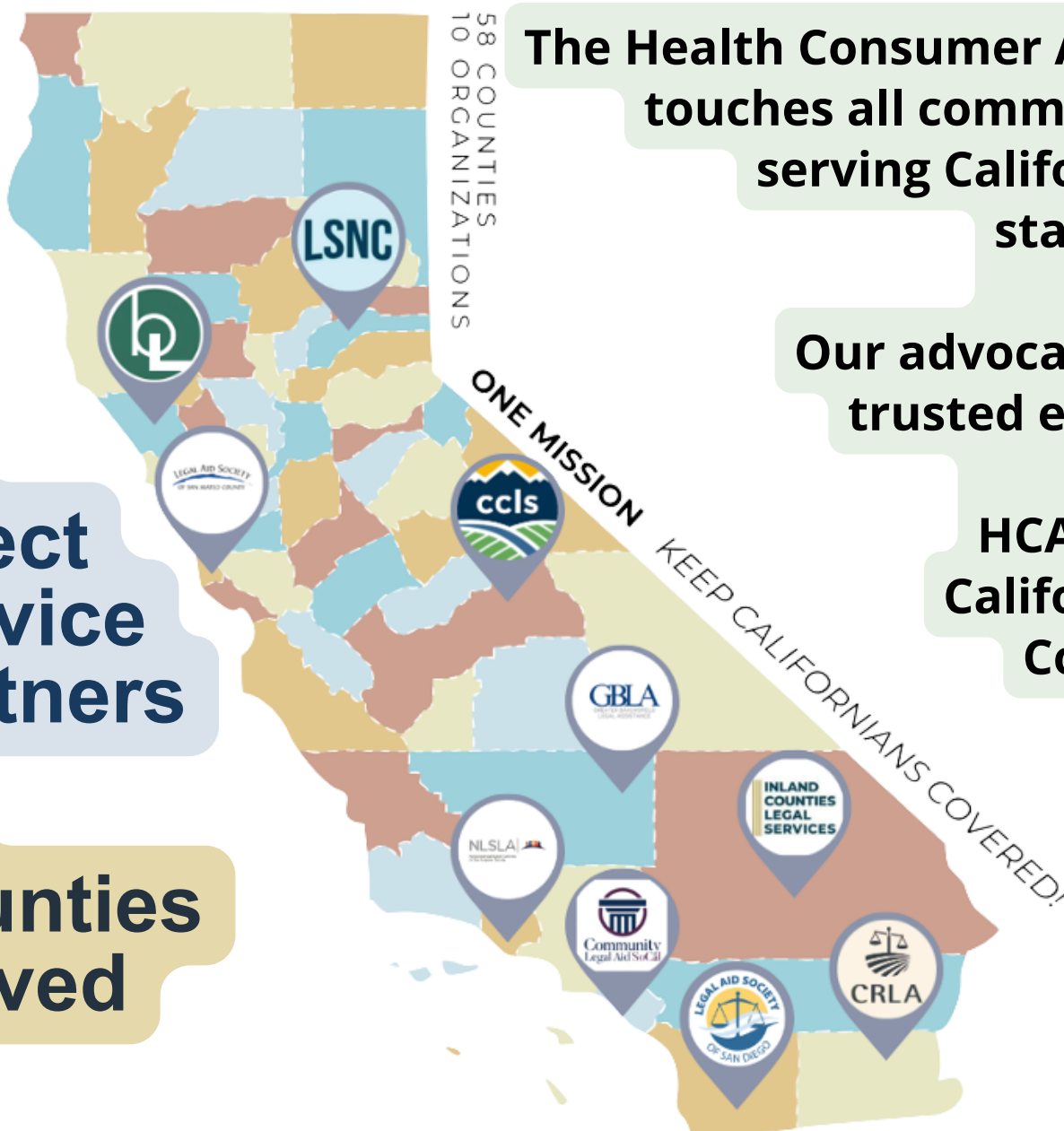
No matter where a Californian lives, free expert healthcare education and advocacy is never more than a phone call away. No Californian faces health coverage and access barriers alone.



Our Partner Network

The HCA's statewide network of legal services partners represents the **largest coordinated health consumer advocacy infrastructure in California**.

Our work directly supports advocacy for vulnerable, low-income Californians. Many of these individuals are aging or disabled, and all of which rely heavily on legal aid services, and reside in every region of the state. The HCA knows the direct impacts and often the lesser-seen ripple effects of the system failing even just one individual. That is why HCA advocates seek to respond these failures, support each and every individual with culturally competent advocacy and ultimately realize systemic and policy change that provides greater access and protections to healthcare for all Californians.



The Health Consumer Alliance touches all communities, serving Californians statewide.

Our advocates are trusted experts.

HCA Keeps Californians Covered!

**10
Direct
Service
Partners**

**58
Counties
Served**

Message from Our Advocates

2025 has introduced and executed the most significant threats to health care access in California's history. Federal legislation and deepening state budget constraints opened the floodgates for sweeping cuts to Medi-Cal, stripping coverage and care from millions. This was not just a challenge to healthcare access. It is a direct attack on the progress made over the last 15 years to expand health care access to all. HCA has and will remain a central clearinghouse for accurate, local and trusted information for consumers and stakeholders, keeping them informed about these changes and how to obtain advocacy services if their health care access is under threat.

Responding to State & Systemic Barriers

HR1 aka "OBBA"

Over the next several years, HR1 eliminates nearly \$1 trillion from the Medicaid program nationally, imposes work requirements, increases the frequency of eligibility redeterminations, adds new copays, and limits retroactive coverage. The federal government's own projections show coverage loss for over 17 million Americans, including children, aging adults, people with disabilities, and low-income individuals and families.

HCA Mobilizes

In response to the massive restrictions and burdensome provisions enacted through HR1, our full statewide network stood up and showed up to educate decision makers regarding the impact of these changes on communities. Through public comments at legislative hearings, regulatory comments, and responses to invitations to state leaders, HCA made it clear that cuts to Medi-Cal are cuts to people.

California's Budget Crisis

Facing a \$12 billion deficit, California's 2025–26 budget froze new Medi-Cal enrollment for undocumented adults, reinstated an asset limit for aging adults and people with disabilities, and eliminated full-scope dental coverage for certain immigrant populations. The result is that low-income, immigrant, aging and disabled Californians will bear the brunt of the state's budget challenges.

HCA Educates

HCA developed dozens of distinct educational materials in up to 18 languages and performed over a thousand educational events for communities across the state. HCA partners also worked to educate California's policymakers, submitting public comments from impacted consumers, meeting with legislators and attending public forums to speak about the restrictive access to care barriers Californians face.

Systemic Barriers, Denials & Delays

Persistent errors in eligibility and enrollment required vigilant and skilled advocacy by HCA partners in 2025. Managed care plan denials and delays of medically necessary care and poor implementation of Medi-Cal CalAIM often left the state's most vulnerable residents without vital supports.

HCA Fights Back

Case by case, our team of experts leveraged local county and plan contacts to quickly resolve issues. When informal escalations failed, HCA advocates filed appeals, requested independent medical reviews, advocated, and held eligibility systems and health plans accountable, steadily defending health equity and access for our clients.

2025 Measuring Our Fight for Health Justice

Our commitment to systemic health equity is more than a mission statement. It is a measurable force. In a year defined by unprecedented challenges, here is the scale of our activities defending and protecting healthcare access rights across California:

14,069

Individuals Served

8,630

New Cases Opened

7,789

Cases Closed

\$13M

Avoided Medical debt and costs

58

Counties Served Across California

Top Health Service Access Issues in 2025

Medical Billing & Debt: Improper billing or medical debt collection efforts

1,352

Care Unavailable or Inaccessible: Inadequate provider networks, timely access barriers, and other barriers.

636

Denial of Services: By health plans, or other coverage programs denial of needed services.

547

Quality of Care & Patients' Rights: Poor-quality care, service interactions, discrimination, privacy and medical record access violations.

356

Affordability Problems with Services

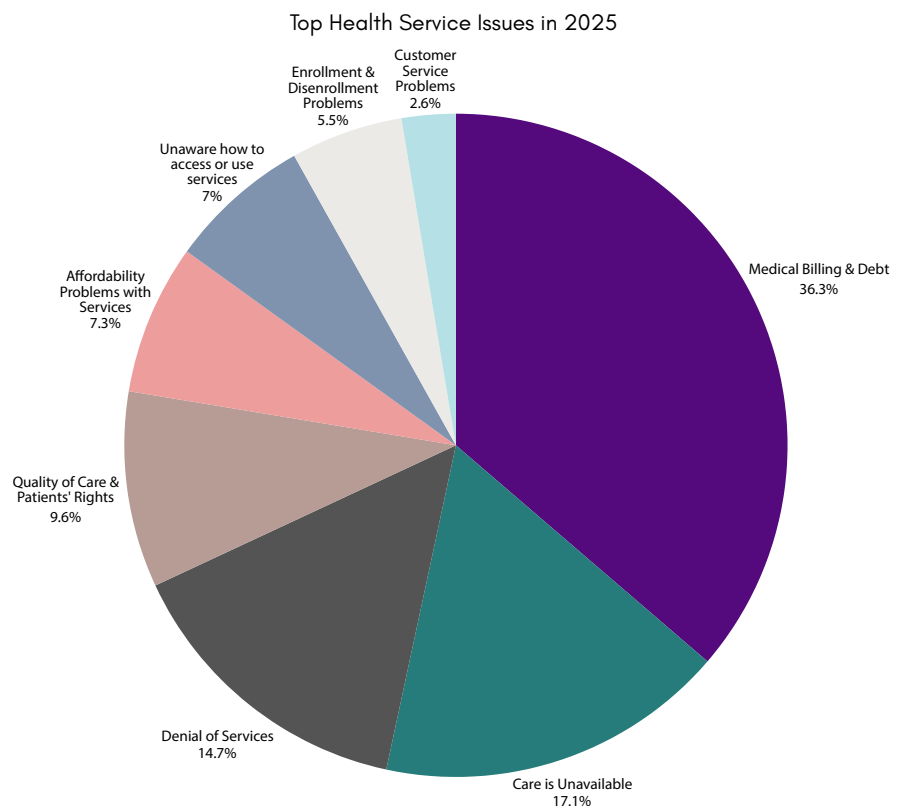
273

In 2025, **HCA advocates served Californians in all 58 counties**, supporting consumers and communities across the state.

As illustrated in the data, the **most prevalent healthcare service access issues** reported in 2025 **highlight persistent** healthcare system and emerging policy failures.

These are not isolated consumer complaints.

From crushing **medical debt** and outright **service denials** to fractured care coordination and insurmountable **affordability barriers**, these top ten issues are not mere inconveniences but are systemic roadblocks denying Californians the care they need.



Outreach & Community Education

Health care rights mean nothing if people don't know they have them. In 2025, HCA brought the fight directly to the communities most at risk. Our advocates showed up, provided services and individualized support in over 18 languages, for Californians navigating health systems confusion, individuals facing coverage gaps, LGBTQIA+ residents threatened by shifting federal protections, and newly eligible residents learning their healthcare rights for the first time.

3,200

Outreaches
Across California in
All 58 Counties

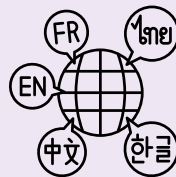
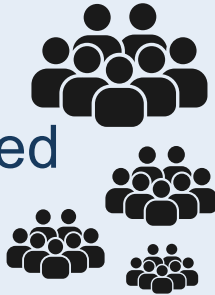


50,000

Materials
Distributed in 18
Languages Statewide

145,000

Californians Reached
through Dedicated
Advocacy



200+

Languages Served
Providing Access to
Crucial Resources

Areas of Focus in 2025: Keeping Californians Informed

H.R.1 aka The One Big Beautiful Bill

The One Big Beautiful Bill Act (OBBA), other federal policies, and the 2025 state Budget announced the most significant cuts to health coverage programs in our nation's history. While the impacts of these policies will largely be felt between 2026 and 2028, HCA partners immediately answered the call from individuals, communities and organizations that serve them to provide clear, accessible, and accurate information as to what is changing, when, and who is being impacted.

Medi-Cal Retention

HCA partners completed thousands of outreaches to educate Medi-Cal beneficiaries about the annual Medi-Cal redetermination process, their appeal rights, and what to do when there are questions or concerns. HCA advocacy directly helped thousands of individual clients protect their Medi-Cal, and our educational efforts reached nearly 150,000 Californians.

Medi-Cal CalAIM Enhanced Management (ECM) & Community Supports

Our advocates' dedicated outreach and community engagement strives to improve awareness of Medi-Cal CalAIM Enhanced Care Management (ECM) and Community Supports (CS), including assisting with coordinating access to benefits, helping to set expectations for patients for the benefits and services they can qualify for and about their rights and protections when the services they need are denied, delayed or not meaningfully delivered.

Telling the Stories of the Californians We Serve

In 2025, our advocates resolved cases across all 58 California counties, helping thousands of Californians struggling to keep their coverage or experiencing barriers to accessing healthcare services. Each one of these stories represents the numerous individuals who needed help navigating a health system that too often denies needed care, turning people away often in their most vulnerable of times. This is why the work of the Health Consumer Alliance is integral to the future of healthcare access for all in California.

Denial of Equipment

Central California Legal Services Reverses Medical Equipment Denials for Aging Adults in the Central Valley

A 91-year-old Fresno County resident experienced a serious knee injury after a fall. She was discharged from the hospital with an ill-fitting brace that caused ongoing pain. At a follow-up appointment, her doctor provided a properly fitted replacement. Shortly after, her insurer denied coverage for the new proper fitting brace, saying that it was too soon after the original, inadequate brace had been issued.

CCLS immediately took action, gathered supporting medical evidence, filed a formal appeal, and fought the denial on her behalf. CCLS' dedicated advocacy restored full coverage and secured approval for a properly fitted replacement brace at no cost and saved her \$1200 from an expense she would be unable to afford for medical equipment she couldn't do without.

Advocacy like this provides invaluable peace of mind, permits healing, and promotes independence.



Advocacy That Changes Lives

Hospice Fraud

California Rural Legal Assistance Fights Hospice Fraud in Imperial County

At a community event, a 72-year-old Imperial County resident shared his Medicare card to receive a free glucose monitor, never imagining it would lead to fraud. Without his consent, he was enrolled in hospice and labeled terminally ill. He only discovered what happened when he was suddenly denied access to his medications, leaving him confused and without the care he depended on.

CRLA acted swiftly, filing a Medicare fraud complaint within one week of engagement by the client. Advocates disputed the fraudulent enrollment and successfully secured his full disenrollment from hospice. His access to essential medications was fully restored ensuring he could resume access to needed care.

CRLA advocates guaranteed critical protection to health access and safeguarding Californians from hospice fraud.

Protecting Californians Healthcare

In-Home Care

Legal Services of Northern California Appeals IHSS Denials for Home Bound Senior

Despite clear safety concerns, an 82-year-old Sacramento County woman with dementia was denied In Home Supportive Services, protective supervision. The county classified her as "self-directing," overlooking the real dangers she faced from wandering and getting lost.

LSNC appealed the decision and helped the county recognize the serious, ongoing risks she faced without protective supervision. Protective supervision services were granted, with \$2,500 in additional support per month and \$11,000 in backpay restored to her caregiver. With proper support now in place, she can remain safely in her home.

LSNC's advocacy enabled an aging and vulnerable Californian to safely live at home with her family.

Securing Health Access Across California

Coverage Restored. Care Protected.

Nursing Home Debt

Legal Aid Society of San Mateo County Eliminates Wrongful Nursing Home Medical Debt for Aging Widow

After losing his wife, a San Mateo County resident was burdened with over \$8,000 in nursing home bills and threats of legal action. LASSMC took on his case, uncovering critical errors in the admission agreement and establishing that he was not legally responsible for the debt as a third-party spouse.

LASSMC secured a full victory, following more than a year of persistent advocacy, advocates successfully invoked the statute of limitations. Stopping the billing and ending the collections threats. LASSMC's advocacy erased the \$8,000 bill, ended all collection efforts, and gave their client respite from such a harsh and punitive experience. LASSMC's advocacy gave a grieving husband the help he needed.

LASSMC's determined and swift action freed him not only from an unjust debt, but from more than a year of financial pressure during an unthinkable time of loss.

Medi-Cal Affordability

Community Legal Aid SoCal Protecting Cancer Surgeon at Risk in Orange County

A 65-year-old Orange County resident battling breast cancer was assigned Medi-Cal share of cost so high, over \$1800, that it effectively made it impossible to keep her coverage since she couldn't afford the new increased premium. As a result, the breast cancer surgery she urgently needed with her oncologist was put at risk, threatening to delay care at a most critical time in her treatment process.

CLA SoCal urgently escalated her case, secured a recycling receipt to establish Working Disabled Program eligibility, and fought to have her approved before her surgery date. Advocates were able to have her \$1,851 monthly share of cost eliminated, restoring her access to full benefits and services.

The work of CLA SoCal advocates meant keeping her surgeon, holding her surgery date, and maintaining access to full coverage. Our work matters to those who need it most.



Medi-Cal Termination

INLAND COUNTIES LEGAL SERVICES Overturning Medi-Cal Termination in San Bernardino County

A 55-year-old disabled schoolteacher on daily dialysis saw his Medi-Cal abruptly terminated, cutting off access to the dental and colonoscopy appointments required to join the kidney transplant list. ICLS stepped in to untangle his case, uncovering that the county had kept him in the wrong program for two years.

ICLS advocates discovered the county made a mistake. The schoolteacher had been placed in the wrong program for two years creating access to care barriers and a burdensomely high out of pocket share of cost. Advocates quickly secured an expedited hearing to resolve the issue. Soon after, he was reinstated under the 250% Working Disabled Program and advocates were able to get his \$3,152 monthly share of cost completely removed. Full Medi-Cal was restored, and his transplant list appointments were rescheduled.

The impact made on this client is undeniable. Through advocacy like this, Californians can keep their care.

Securing Health Access Across California

Advocacy That Changes Lives

Protecting Californians Healthcare

Policy, Advocacy & Impact

Individual advocacy informs systemic change. In 2025, HCA partners turned individual struggles into statewide change through educating decisionmakers about the experiences of our clients. Powered by the health law experts at Western Center on Law & Poverty, the National Health Law Program, and Justice In Aging, HCA's collaborative work proves that every case we take is an argument for a better system.

National Health Law Program Strengthens Mental Health Access for Californians



Some health plans routinely denied behavioral health services and mental health supports, a direct violation of mental health parity laws. HCA partnered with the National Health Law Program to document the pattern and provide feedback to regulators.

NHeLP advocates filed public comments that strengthened mental health parity enforcement statewide leading to improved Independent Medical Review outcomes for behavioral health denials. Now there is greater accountability for health plans that lacked prioritizing mental health access for Californians in need of these important services.



Western Center on Law & Poverty Preventing Access to Care Barriers Through Medical Debt Reform

Low-income patients faced disproportionately aggressive collections practices that often result in ruined credit reports, interference with eligibility for financial assistance programs, and can follow patients for years after care was received. Medical debt issues persistently make up nearly a third of all access to care barrier cases that HCA receives.

Western Center on Law & Poverty contributed to landmark legislation shielding Californians from medical debt reporting to credit reporting agencies and expands patient protections against aggressive billing collections practices. Unfair and abusive medical debt practices will no longer be a barrier to obtaining care when people get sick.

Justice In Aging Advocating for the Most Vulnerable



Older adults across California and people with disabilities encounter eligibility retention issues and access to care barriers relating to home care services, transportation, medical equipment access, and ongoing issues with improper billing and poor care coordination.

Justice In Aging, through expert advocacy and rigorous documentation of access barriers impacting older adults and dual eligibles, helped support HCA's Medicare Medi-Cal Ombudsman Program (MMOP) work and provided feedback to DHCS regarding member protections and enhancing grievance and appeals processes. Aging adults have greater protections for the healthcare and services they need at a time when they need it the most.

Looking Ahead

2025 demonstrated what's possible when HCA advocates answer the call to support their communities. Throughout the next two years, significant challenges imposed by federal and state policy changes will require HCA advocates to be ready to educate our communities, stand up for our clients, and protect Californians' access to coverage and care.



Support Medi-Cal Retention

As federal work requirements and more frequent renewals are implemented, along with elimination of coverage for certain categories of immigrants, the risk of procedural errors and wrongful terminations will only grow. No Californian should lose coverage because of a county error or a missed notice.



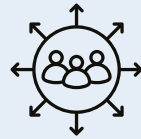
Our Plan

We will fight every wrongful termination, correct every redetermination error, and push for system improvements that reduce burdens, improve communication, and protect people's rights. From our local communities, HCA partners will remain trusted partners and sources of truth and support for people navigating retention and coverage eligibility challenges.



Fighting for Medical Debt Justice

Medical debt remains one of the most persistent and damaging barriers to health care access in California. Even when coverage exists, billing errors and balance billing leave patients financially devastated; and too often, they don't know they have rights and support.



Expanding Advocacy for Older Adults and People with Disabilities

California's population of older adults and people with disabilities face a convergence of challenges in 2026 and beyond. From the additional burdens associated with the asset limit reinstatement and home and community-based care access barriers, expert advocacy and education will be needed.



Our Strategy

In partnership with Justice In Aging and through its role as the Medicare Medi-Cal Ombudsman Program (MMOP), HCA will help duals maintain "dual" status through Medi-Cal retention advocacy. HCA will hold D-SNP, PACE and other plans accountable for meaningfully fulfilling their responsibilities to dual members and deliver on its promise of integrated and coordinated care. HCA will ensure that older adults and Californians with disabilities receive the care and services they need.



Our Approach

We are expanding our initiatives around Medical Debt Justice statewide, developing advocate expertise and skill, expanding on partnerships with state agencies, and working with policymakers to address root causes, not just symptoms, and ensuring that a medical bill never becomes the reason a Californian avoids care.

Funders & Acknowledgements

We are deeply grateful to the funders and policy partners whose generosity and expertise makes this work possible. Your investment in health justice sustains free legal help for hundreds of thousands of Californians each year. Your commitment to equity and access drives everything we do. And because of you, no Californian has to fight alone.

Core Funders

California Department of Healthcare Services | Department of Managed Healthcare
Covered California | The California Endowment



Support and Training Partners

Western Center on Law & Poverty | National Health Law Program | Justice in Aging



WESTERN CENTER
ON LAW & POVERTY

Call the HCA
1.888.804.3536

Visit Us Online
healthconsumer.org

Follow Us on Facebook
[@HealthConsumerAlliance](https://www.facebook.com/HealthConsumerAlliance)