

## Disability Rights Legal Center

# CLRC

## Cancer Legal Resource Center

The CLRC is a joint program of the Disability Rights Legal Center & Loyola Law School Los Angeles

### CLRC National Office:

919 Albany St. • Los Angeles, CA 90015

### CLRC Midwest Regional Office:

PO Box 31185 • Chicago, IL 60631

Toll Free: 866.THE.CLRC (866.843.2572)

TDD: 213.736.8310 Fax: 213.736.1428

Email: [CLRC@LLS.edu](mailto:CLRC@LLS.edu)

Web: [www.CancerLegalResourceCenter.org](http://www.CancerLegalResourceCenter.org)

## State Appendices: Colorado Resources

This appendix provides state-specific resources relevant to each chapter of *The HCP Manual: A Legal Resource Guide for Oncology Healthcare Professionals*.

### EMPLOYMENT

<p><b>For questions about the Americans with Disabilities Act (ADA):</b> Equal Employment Opportunity Commission 303 E. 17th Avenue, Suite 410 Denver, Colorado 80203 (800) 669-4000 <a href="http://www.eeoc.gov">www.eeoc.gov</a></p>	<p><b>For questions about job accommodations:</b> Job Accommodation Network (JAN) P.O. Box 6080 Morgantown, WV 26506-6080 (800) 526-7234 or (800) ADA-WORK <a href="http://www.jan.wvu.edu">www.jan.wvu.edu</a></p>
<p><b>For questions about §503 of the Rehabilitation Act (federal contractors):</b> U.S. Department of Labor Office of Federal Compliance Program Frances Perkins Building, Room C-3325 200 Constitution Avenue, N.W. Washington, D.C. 20210 (800) 397-6251 or <a href="http://www.dol.gov/esa/ofccp">www.dol.gov/esa/ofccp</a></p>	<p><b>For questions about §504 the Rehabilitation Act (federal financial assistance):</b> U.S. Department of Justice Civil Rights Division - Disability Rights Section 950 Pennsylvania Avenue, N.W. Washington, D.C. 20530 (800) 514-0301 or (800) 614-0383 (TTY)</p>
<p><b>For questions about Colorado fair employment laws:</b> Colorado Civil Rights Division 1560 Broadway Suite 1050 Denver, CO 80202 (303) 894-2997 or (800) 262-4845 <a href="http://www.dora.state.co.us/civil-rights">www.dora.state.co.us/civil-rights</a></p>	<p><b>For questions about the practical aspects of being an employee with cancer:</b> Cancer and Careers (212) 685-5955 <a href="http://www.cancerandcareers.org">www.cancerandcareers.org</a></p>

### TAKING TIME OFF WORK

<p><b>For questions about the Family &amp; Medical Leave Act (FMLA):</b> U.S. Department of Labor Employment Standards Administration Wage and Hour Division 1999 Broadway, Suite 2445 Denver, CO 80202-5712 (720) 264-3250 or (866) 487-9243 <a href="http://www.dol.gov/esa/whd/fmla">www.dol.gov/esa/whd/fmla</a></p>	<p><b>For questions or concerns about the confidentiality of medical information:</b> Office for Civil Rights U.S. Dept. of Health and Human Services 200 Independence Avenue, S.W. Room 509F, HHH Building Washington, D.C. 20201 (866) 368-1019</p>
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<p><b>For questions about Colorado leave laws:</b>  Colorado Civil Rights Division  1560 Broadway Suite 1050  Denver, CO 80202  (303) 894-2997 or (800) 262-4845  <a href="http://www.dora.state.co.us/civil-rights">www.dora.state.co.us/civil-rights</a></p>	<p>Colorado Department of Labor and Employment -  Division of Labor  633 17th Street, Suite 200  Denver, CO 80202-3611  (303) 318-8441  <a href="http://www.colorado.gov/cs/Satellite/CDLE-LaborLaws/CDLE/1240336908932">www.colorado.gov/cs/Satellite/CDLE-LaborLaws/CDLE/1240336908932</a></p>
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## DISABILITY INSURANCE

<p><b>For private disability insurance questions:</b>  Colorado Division of Insurance  1560 Broadway, Suite 850,  Denver, CO 80202  (303) 894-7499 or (800) 930-3745  <a href="http://www.dora.state.co.us/Insurance/index.htm">www.dora.state.co.us/Insurance/index.htm</a></p>	<p><b>For Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) questions:</b>  Social Security Administration  (800) 772-1213 or <a href="http://www.ssa.gov">www.ssa.gov</a></p>
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## HEALTH INSURANCE & HEALTH CARE OPTIONS

<p><b>For insurance questions:</b>  Colorado Division of Insurance  1560 Broadway, Suite 850,  Denver, CO 80202  (303) 894-7499 or (800) 930-3745  <a href="http://www.dora.state.co.us/Insurance/index.htm">www.dora.state.co.us/Insurance/index.htm</a></p>	<p><b>For COBRA questions:</b>  U.S. Department of Labor  Employee Benefits Security Administration  Kansas City Regional Office  2300 Main St, Ste 1100  Kansas City, MO 64108  (816) 285-1800 or <a href="http://www.dol.gov/ebsa">www.dol.gov/ebsa</a></p>
<p><b>For Health Insurance Premium Payment Program (HIPP) questions:</b>  Colorado Office of Healthcare Policy and Financing  Health Insurance Buy-In  (303) 866-5402</p>	<p><b>For HIPAA questions:</b>  CoverColorado  (888) 461-3811 or (800) 259-2656 (TDD)  <a href="http://www.covercolorado.org">www.covercolorado.org</a></p> <p>In Colorado, if you are HIPAA eligible, CoverColorado is your only guaranteed source of individual health insurance. CoverColorado offers you a choice of eight plans, each with a different deductibles, premiums, and co-insurance rates. CoverColorado charges different rates based on age, gender, tobacco use, and geographic area. CoverColorado can charge rates up to 50% higher than premiums charged to healthy people for similar coverage by private health insurers.</p>
<p><b>For high risk insurance questions:</b>  CoverColorado  (866) 787-9129 or <a href="http://www.covercolorado.org">www.covercolorado.org</a>  Lifetime Cap: \$1 million</p> <ul style="list-style-type: none"> <li>• Waiting Period as of 11/10: open</li> <li>• Average Monthly Cost: Varies by age, location, gender, smoking status, and deductible</li> <li>• Multiple Plans: Yes</li> </ul>	<p>Federal Pre-Existing Condition Insurance Plan (PCIP)  Rocky Mountain Health Maintenance Organization  (877) 779-0387 or <a href="http://www.gettinguscovered.org">www.gettinguscovered.org</a></p> <ul style="list-style-type: none"> <li>• Lifetime Cap: none</li> <li>• Average Monthly Cost: \$115 - \$806</li> </ul>

<p><b>For assistance with Medicare:</b> Center for Medicare &amp; Medicaid Services (CMS) (800) 663-4227 or <a href="http://www.medicare.gov">www.medicare.gov</a></p>	<p>Senior Health Insurance Assistance Program Division of Insurance 1560 Broadway, Suite 850 Denver, CO 80202 (303) 899-5151, (800) 544-9181, or (888) 696-7213 <a href="http://www.dora.state.co.us/insurance/senior/senior.htm">www.dora.state.co.us/insurance/senior/senior.htm</a></p>
<p><b>For assistance with Medicaid:</b> Center for Medicare &amp; Medicaid Services (CMS) (800) 633-4227 or <a href="http://www.cms.gov">www.cms.gov</a></p>	<p>State of Colorado Department of Health Care Policy and Financing 1570 Grant Street Denver, Colorado 80203 (303) 866-3513 or (800) 221-3943 <a href="http://www.colorado.gov/cs/Satellite/HCPF/HCPF/1197969485591">www.colorado.gov/cs/Satellite/HCPF/HCPF/1197969485591</a></p>

## HEALTH CARE REFORM

<p><b>For information about the ACA:</b> <a href="http://www.HealthCare.gov">www.HealthCare.gov</a></p>	<p><b>For more information on the federal Pre-Existing Condition Plan options available in each state:</b> <a href="http://www.PCIP.gov">www.PCIP.gov</a></p>
<p><b>Kaiser Family Foundation Video, "Healthcare Reform Hits Main Street:"</b> <a href="http://healthreform.kff.org/the-animation.aspx">http://healthreform.kff.org/the-animation.aspx</a></p>	

## GENETICS AND CANCER

<p><b>For information about GINA and the ADA with respect to employment discrimination:</b> Equal Employment Opportunity Commission 303 E. 17th Avenue, Suite 410 Denver, Colorado 80203 (800) 669-4000 <a href="http://www.eeoc.gov">www.eeoc.gov</a></p>	<p><b>For information about state laws that protect against genetic discrimination in employment:</b> Colorado Civil Rights Division 1560 Broadway Suite 1050 Denver, CO 80202 (303) 894-2997 or (800) 262-4845 <a href="http://www.dora.state.co.us/civil-rights">www.dora.state.co.us/civil-rights</a></p>
<p><b>For information about state laws that protect against genetic discrimination in insurance:</b> Colorado Division of Insurance 1560 Broadway, Suite 850, Denver, CO 80202 (303) 894-7499 or (800) 930-3745 <a href="http://www.dora.state.co.us/Insurance/index.htm">www.dora.state.co.us/Insurance/index.htm</a></p>	<p><b>For information about GINA and HIPAA with respect to health insurance:</b> Colorado Division of Insurance 1560 Broadway, Suite 850, Denver, CO 80202 (303) 894-7499 or (800) 930-3745 <a href="http://www.dora.state.co.us/Insurance/index.htm">www.dora.state.co.us/Insurance/index.htm</a></p>

## MANAGING THE FINANCIAL ASPECTS OF CANCER TREATMENT

<p><b>For information about Hill-Burton facilities:</b> Hill-Burton (800) 638-0742 <a href="http://www.hrsa.gov/hillburton/default.htm">www.hrsa.gov/hillburton/default.htm</a></p>	<p><b>To file a complaint with your health plan or request an independent medical review:</b> Colorado Division of Insurance 1560 Broadway, Suite 850, Denver, CO 80202 (303) 894-7499 or (800) 930-3745 <a href="http://www.dora.state.co.us/Insurance/index.htm">www.dora.state.co.us/Insurance/index.htm</a></p>
<p><b>To report a debt collector or file a consumer complaint:</b> Federal Trade Commission</p>	<p>Colorado Department of Law Attorney General John W. Suthers 1525 Sherman Street</p>

(877) FTC- HELP	Denver, Colorado 80203 (303) 866-4500 or (800) 222-4444 <a href="http://www.coloradoattorneygeneral.gov/departments/consumer_protection/file_consumer_complaint">www.coloradoattorneygeneral.gov/departments/consumer_protection/file_consumer_complaint</a>
<b>For credit counseling information:</b> Consumer Credit Counseling Service (CCCS) (800) 873-CCCS or <a href="http://www.cccsintl.org">www.cccsintl.org</a>	<b>For assistance with tax preparation and counseling:</b> Volunteer Income Tax Assistance (800) 285-2221 <a href="http://www.abanet.org/lisd/vita">www.abanet.org/lisd/vita</a>
<b>For possible legal assistance with bankruptcy:</b> American Bar Association (800) 285-2221 <a href="http://www.abanet.org/legalservices/lris/directory">www.abanet.org/legalservices/lris/directory</a>	

## ESTATE PLANNING

<b>For estate planning assistance:</b> American Bar Association Estate Planning FAQ <a href="http://www.abanet.org/rpte/public/home.html">www.abanet.org/rpte/public/home.html</a>	<b>To download a state specific AHCD:</b> National Hospice and Palliative Care Organization Caring Connections (800) 658-8898 <a href="http://www.caringinfo.org/stateaddownload">www.caringinfo.org/stateaddownload</a>
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## LEGISLATIVE ADVOCACY

<b>To find out who your U.S. Representatives are:</b> <a href="http://www.house.gov">www.house.gov</a> Capitol Switchboard (202) 224-3121	<b>To find out who your U.S. Senators are:</b> <a href="http://www.senate.gov">www.senate.gov</a> Capitol Switchboard (202) 224-3121
<b>To find information about a specific federal bill:</b> Office of Legislative Information on Capitol Hill (202) 225-7400 or <a href="http://thomas.loc.org">thomas.loc.org</a>	<b>To find information about your elected officials:</b> Vote Smart <a href="http://www.votesmart.org">www.votesmart.org</a> League of Women Voters <a href="http://www.lwv.org">www.lwv.org</a>
<b>To obtain a voter registration form:</b> <a href="http://www.fec.gov/votregis/vr.shtml">www.fec.gov/votregis/vr.shtml</a>	<b>For absentee voting information:</b> <a href="http://www.votesmart.org/voter_registration_resources.php">www.votesmart.org/voter_registration_resources.php</a>
<b>To participate in Susan G. Komen for the Cure® Advocacy Alliance efforts:</b> <a href="http://www.KomenAdvocacy.org">www.KomenAdvocacy.org</a>	<b>To participate in American Cancer Society Cancer Action Network advocacy efforts:</b> <a href="http://www.ACSCAN.org">www.ACSCAN.org</a>
<b>To participate in Lance Armstrong Foundation advocacy efforts:</b> <a href="http://www.livestrong.org">www.livestrong.org</a>	<b>To participate in Cancer Legal Resource Center advocacy efforts:</b> (213) 736-1455 or 1-866-THE-CLRC <a href="http://www.disabilityrightslegalcenter.org/about/LegislativeAdvocacy.cfm">www.disabilityrightslegalcenter.org/about/LegislativeAdvocacy.cfm</a>
<b>For information on the Help America Vote Act (HAVA):</b> <a href="http://www.fec.gov/hava/hava.htm">www.fec.gov/hava/hava.htm</a>	

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