

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

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Web: www.CancerLegalResourceCenter.org

State Appendices: Massachusetts 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>For questions about the Americans with Disabilities Act (ADA): Equal Employment Opportunity Commission John F. Kennedy Federal Building 475 Government Center Boston, MA 02203 (800) 669-4000 or (800) 669-6820 (TTY) www.eeoc.gov</p>	<p>For questions about job accommodations: Job Accommodation Network (JAN) P.O. Box 6080 Morgantown, WV 26506-6080 (800) 526-7234 or (800) ADA-WORK www.jan.wvu.edu</p>
<p>For questions about §503 of the Rehabilitation Act (federal contractors): U.S. Dept. 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 www.dol.gov/ofccp</p>	<p>For questions about §504 the Rehabilitation Act (federal financial assistance): 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>For questions about Massachusetts fair employment laws: Massachusetts Commission Against Discrimination 1 Ashburton Pl., Room 601 Boston, MA 02108-1518 (617) 727 – 3990 or (617) 994 – 6000 www.state.ma.us/mcad</p>	<p>For questions about the practical aspects of being an employee with cancer: Cancer and Careers (212) 685-5955 www.cancerandcareers.org</p>

TAKING TIME OFF WORK

<p>For questions about the Family & Medical Leave Act (FMLA): U.S. Department of Labor - Employment Standards Administration - Wage & Hour Division John F. Kennedy Federal Building, Room 525 Boston, MA 02203 (617) 624-6700 or (866) 487- 9243 www.dol.gov/whd/fmla</p>	<p>For questions or concerns about the confidentiality of medical information: 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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For questions about Massachusetts leave laws:

Labor & Workforce Development
 One Ashburton Place, Room 2112
 Boston, MA 02108
 (617) 626-7100 or www.Mass.gov/eolwd

DISABILITY INSURANCE**For private disability insurance questions:**

Massachusetts Division of Insurance
 1000 Washington Street, Suite 810
 Boston MA 02118-6200
 (617) 521-7794 or www.mass.gov/doi

For Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) questions:

Social Security Administration
 (800) 772-1213 or www.ssa.gov

HEALTH INSURANCE & HEALTH CARE OPTIONS**For insurance questions:**

Massachusetts Division of Insurance
 1000 Washington Street, Suite 810
 Boston MA 02118-6200
 (617) 521-7794
www.mass.gov/doi

For COBRA questions:

U.S. Department of Labor - Employee Benefits
 Security Administration
 JFK Federal Bldg., 15 New Sudbury St., Rm. 575
 Boston, MA 02203
 (617) 565-9600 or (866) 444-3272
www.dol.gov/ebsa

For HIPAA questions:

Massachusetts Division of Insurance
 (617) 521-7777 (Boston) or (413) 785-5526 (Springfield)
www.mass.gov/doi

In Massachusetts, if you are eligible for a HIPAA plan, you have the right to buy one of the four Commonwealth Choice plans: Gold, Silver, Bronze, and Young Adult. The Massachusetts Division of Insurance identified the following companies providing health insurance:

- Blue Cross and Blue Shield of Massachusetts, Inc. at www.bluecrossma.com
- Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. at www.bluecrossma.com
- CeltiCare Health Plan of Massachusetts, Inc. at www.celticarehealthplan.com
- ConnectiCare of Massachusetts, Inc. at www.connecticare.com
- Fallon Community Health Plan, Inc. at www.fchp.org
- Fallon Health & Life Assurance Company, Inc. at www.fchp.org
- Harvard Pilgrim Health Care, Inc. at www.harvardpilgrim.org
- Health New England, Inc. at www.healthnewengland.com/Index.html
- HPHC Insurance Company, Inc. at www.harvardpilgrim.org
- John Alden Life Insurance Company at www.assuranthealth.com/corp/ah/HealthPlans/health-plans.htm
- Neighborhood Health Plan, Inc. at www.nhp.org/Pages/home.aspx
- Time Insurance Company at www.assuranthealth.com
- Tufts Associated Health Maintenance Organization, Inc. at www.tuftshealthplan.com
- Tufts Insurance Company at www.tuftshealthplan.com
- Union Security Insurance Company at www.assurantemployeebenefits.com/wps/portal
- United HealthCare Insurance Company www.uhc.com
- UnitedHealthcare of New England, Inc. at www.uhc.com

For high risk insurance questions:

Federal Pre-Existing Condition Insurance Plan (PCIP) - National Finance Center
 (866) 717-5826 or www.pcip.gov

- Lifetime Cap: none
 - Average Monthly Cost:

Ages 0 to 18: \$181-\$243
Ages 19 to 34: \$271-\$365
Ages 35 to 44: \$325-\$438
Ages 45 to 54: \$416-\$559
Ages 55+: \$578-\$778

<p>For assistance with Medicare: Center for Medicare & Medicaid Services (CMS) (800) 663-4227 www.medicare.gov</p>	<p>Massachusetts Health Insurance Assistance Program - Executive Office of Elder Affairs One Ashburton Place, 5th Floor Boston, MA 02108 (617) 727-7750 or (800) 882-2003 (MA only) www.mass.gov/?pageID=eldershomepage&L=1&L0=Home&sid=Eelders</p>
<p>For assistance with Medicaid: Center for Medicare & Medicaid Services (CMS) (800) 633-4227 www.cms.gov</p>	<p>MassHealth - Health and Human Services One Ashburton Place, 11th Floor Boston, MA 02108 (800) 841-2900 www.mass.gov</p>

HEALTH CARE REFORM

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

GENETICS AND CANCER

<p>For information about GINA and the ADA with respect to employment discrimination: Equal Employment Opportunity Commission John F. Kennedy Federal Building 475 Government Center Boston, MA 02203 (800) 669-4000 or (800) 669-6820 (TTY) www.eeoc.gov</p>	<p>For information about state laws that protect against genetic discrimination in employment: Massachusetts Commission Against Discrimination 1 Ashburton Pl., Room 601 Boston, MA 02108-1518 (617) 727 – 3990 or (617) 994 – 6000 www.state.ma.us/mcad</p>
<p>For information about state laws that protect against genetic discrimination in insurance: Massachusetts Division of Insurance 1000 Washington Street, Suite 810 Boston MA 02118-6200 (617) 521-7794 or www.mass.gov/doi</p>	<p>For information about GINA and HIPAA with respect to health insurance: Massachusetts Division of Insurance 1000 Washington Street, Suite 810 Boston MA 02118-6200 (617) 521-7794 or www.mass.gov/doi</p>

MANAGING THE FINANCIAL ASPECTS OF CANCER TREATMENT

<p>For information about Hill-Burton facilities: Hill-Burton (800) 638-0742 www.hrsa.gov/hillburton/default.htm</p>	<p>To file a complaint with your health plan or request an independent medical review: Massachusetts Division of Insurance (617) 521-7794 or (617) 521-7794 www.mass.gov/doi</p>
<p>To report a debt collector or file a consumer complaint: Federal Trade Commission (877) FTC- HELP www.ftc.gov</p>	<p>Office of Attorney General Martha Coakley One Ashburton Place Boston, MA 02108 -1518 (617) 727-2200 www.mass.gov/?pageID=cagotopic&L=2&L0=Home&L1=Consumer+Protection&sid=Cago</p>

<p>For credit counseling information: Consumer Credit Counseling Service (CCCS) (800) 873-CCCS or www.cccsintl.org</p>	<p>For assistance with tax preparation and counseling: Volunteer Income Tax Assistance (800) 285-2221 or www.abanet.org/lcd/vita</p>
<p>For possible legal assistance with bankruptcy: American Bar Association (800) 285-2221 www.abanet.org/legalservices/lris/directory</p>	

ESTATE PLANNING

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

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

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