

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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State Appendices: Nevada 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 Roybal Federal Building 255 East Temple St., 4th Floor Los Angeles, CA 90012 (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 Nevada fair employment laws: Nevada Department of Employment, Training and Rehabilitation Nevada Equal Rights Commission 555 E. Washington Avenue, Suite 4000 Las Vegas, NV 89101 (702) 486-7161 or detr.state.nv.us/nerc.htm</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 and Hour Division 600 Las Vegas Blvd. S., Suite 750 Las Vegas, NV 89101-6654 (702) 388-6001 (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 Nevada leave laws:

Nevada Department of Employment, Training and Rehabilitation - Nevada Equal Rights Commission
 555 E. Washington Avenue, Suite 4000
 Las Vegas, NV 89101
 (702) 486-7161 or detr.state.nv.us/nerc.htm

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

Nevada Division of Insurance
 2501 East Sahara Ave., Suite 302
 Las Vegas, NV 89104
 (702) 486-4009 or (800) 992-0900
www.doi.state.nv.us

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:**

Nevada Division of Insurance
 2501 East Sahara Ave., Suite 302
 Las Vegas, NV 89104
 (702) 486-4009 or (800) 992-0900
www.doi.state.nv.us

For COBRA questions:

U.S. Department of Labor
 Employee Benefits Security Administration
 90 7th St, Ste 11-300
 San Francisco, CA 94103
 (415) 625- 2481 or www.dol.gov/ebsa

For HIPAA questions:

Nevada Division of Insurance
 (775) 687-0703 or (888) 872-3234; (775) 687-4270 (Carson City) or (702) 486-4009 (Las Vegas)
www.doi.state.nv.us

In Nevada, if you are HIPAA eligible, insurers must offer to sell you two standardized policies. You may select from either a basic or standard health benefit plan. You can be offered other non-standardized coverage as well, but you may be charged more for that coverage. In Nevada, you are also HIPAA eligible if your most recent prior creditable coverage was under a basic or standard health benefit plan and was not renewed by an insurer who discontinued offering and renewing individual health insurance policies in the state.

There are limits on how much individual health insurance premiums can vary due to health status, age, gender, and other factors. Even within these limits, however, if you have a serious health condition, your premium may be significantly higher than the rate charged for other individuals. In addition, when you renew your individual coverage, your premiums can increase substantially as you age. The following insurers offer individual health plans in Nevada:

- Anthem Blue Cross and Blue Shield at www.anthem.com
- UnitedHealth Group at www.unitedhealthgroup.com
- Aetna Insurance Group at www.aetna.com
- Humana at www.humana.com
- Celtic Insurance Company at www.celtic-net.com
- Time Insurance Company at www.assuranthealth.com
- John Alden Life Insurance Company at www.assuranthealth.com/corp/ah/HealthPlans/health-plans.htm
- Coventry Health and Life Insurance at www.chcnevada.coventryhealthcare.com
- Mega Life and Health Insurance at www.megainsurance.com
- Central Reserve Life Insurance Company at www.centralreserve.com
- Mid-West National Life Insurance Co. of TN at www.healthinsuranceandmore.com
- American National Life Insurance Co. of TX at www.anico.com

For HIPP questions:

Nevada Division of Health Care Financing and Policy
 – Health Management Systems

For high risk insurance questions:

Federal Pre-Existing Condition Insurance Plan (PCIP)
 - National Finance Center

(208) 369-8266 dhcfp.nv.gov/index.htm	(866) 717-5826 or www.pcip.gov <ul style="list-style-type: none"> • Lifetime Cap: none • Average Monthly Cost <ul style="list-style-type: none"> ○ 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
For assistance with Medicare: Center for Medicare & Medicaid Services (CMS) (800) 663-4227 or www.medicare.gov	State Health Insurance Assistance Program Nevada Aging and Disability Services Division (775) 687-4210 or (800) 307-4444 www.nvaging.net/ship/ship_main.htm
For assistance with Medicaid: Center for Medicare & Medicaid Services (CMS) (800) 633-4227 or www.cms.gov	Nevada Dept. of Health and Human Services Division of Health Care Financing and Policy 1100 East William Street, Suite 101 Carson City, NV 89701 (775) 684-3676 or dhcfp.nv.gov/index.htm

HEALTH CARE REFORM

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

GENETICS AND CANCER

For information about GINA and the ADA with respect to employment discrimination: Equal Employment Opportunity Commission Roybal Federal Building 255 East Temple St., 4th Floor Los Angeles, CA 90012 (800) 669-4000 or (800) 669-6820 (TTY) www.eeoc.gov	For information about state laws that protect against genetic discrimination in employment: Nevada Department of Employment, Training and Rehabilitation Nevada Equal Rights Commission 555 E. Washington Avenue, Suite 4000 Las Vegas, NV 89101 (702) 486-7161 or detr.state.nv.us/nerc.htm
For information about state laws that protect against genetic discrimination in insurance: Nevada Division of Insurance 2501 East Sahara Ave., Suite 302 Las Vegas, NV 89104 (702) 486-4009 or (800) 992-0900 www.doi.state.nv.us	For information about GINA and HIPAA with respect to health insurance: Nevada Division of Insurance 2501 East Sahara Ave., Suite 302 Las Vegas, NV 89104 (702) 486-4009 or (800) 992-0900 www.doi.state.nv.us

MANAGING THE FINANCIAL ASPECTS OF CANCER TREATMENT

For information about Hill-Burton facilities: Hill-Burton (800) 638-0742 www.hrsa.gov/hillburton/default.htm	To file a complaint with your health plan or request an independent medical review: Nevada Division of Insurance (702) 486-4009 or (800) 992-0900 www.doi.state.nv.us
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<p>To report a debt collector or file a consumer complaint: Federal Trade Commission (877) FTC- HELP or www.ftc.gov</p>	<p>State of Nevada Office of the Attorney General 100 North Carson Street Carson City, Nevada 89701-4717 (775) 684-1100 or ag.state.nv.us</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/ltd/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: Nevada Department of Health and Human Services dhcftp.state.nv.us/advancedirectives.htm</p> <p>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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