

## Disability Rights Legal Center



## 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: North Dakota 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 500 West Madison Street, Suite 2000 Chicago, Illinois 60661 (800) 669-4000 or (312) 353-2421 (TTY) <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. 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 <a href="http://www.dol.gov/ofccp">www.dol.gov/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 North Dakota fair employment laws:</b> North Dakota Department of Labor 600 East Boulevard Ave., Dept. 406 Bismarck, ND 58505-0340 (701) 328-2660 or (800) 582-8032 <a href="http://www.state.nd.us/labor">www.state.nd.us/labor</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 &amp; Hour Division 1999 Broadway, Suite 2445 P.O. Box 46550 Denver, CO 80202 (860) 240-4160 or (866) 487-9243 <a href="http://www.dol.gov/whd/fmla">www.dol.gov/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 North Dakota leave laws:</b>  North Dakota Department of Labor  600 East Boulevard Ave., Dept. 406  Bismarck, ND 58505-0340  (701) 328-2660 or (800) 582-8032  <a href="http://www.state.nd.us/labor">www.state.nd.us/labor</a></p>	
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## DISABILITY INSURANCE

<p><b>For private disability insurance questions:</b>  North Dakota Department of Insurance  600 E. Blvd. Ave.  Bismarck, ND 58505-0320  (800) 247-0560 or (701) 328-2440  <a href="http://www.nd.gov/ndins">www.nd.gov/ndins</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>  North Dakota Department of Insurance  600 E. Blvd. Ave.  Bismarck, ND 58505-0320  (800) 247-0560 or (701) 328-2440  <a href="http://www.nd.gov/ndins">www.nd.gov/ndins</a></p>	<p><b>For COBRA questions:</b>  U.S. Department of Labor  Employee Benefits Security Administration  2300 Main St, Ste 1100  Kansas City, MO 64108  (816) 285-1800 (866) 444-3272  <a href="http://www.dol.gov/ebsa">www.dol.gov/ebsa</a></p>
<p><b>For HIPAA questions:</b>  Comprehensive Health Association of North Dakota (CHAND)  Blue Cross Blue Shield of North Dakota  (800) 737-0016 or (701) 277-2271  <a href="http://www.chand.org">www.chand.org</a></p> <p>North Dakota maintains a high risk pool, called the Comprehensive Health Association of North Dakota (CHAND), which provides access to health insurance coverage to all North Dakota residents who are HIPAA eligible. CHAND currently offers one comprehensive health plan with two different deductible options (\$500 or \$1000 annually). CHAND premiums vary based on age and the plan you choose.</p>	<p><b>For high risk insurance questions:</b>  Comprehensive Health Association of North Dakota  (800) 737-0016 or <a href="http://www.chand.org">www.chand.org</a></p> <ul style="list-style-type: none"> <li>• Lifetime Cap: \$1 million.</li> <li>• Waiting Period as of 11/2010: none</li> <li>• Average Monthly Cost: Varies by plan and age</li> <li>• Multiple Plans: Yes</li> </ul> <p>Federal Pre-Existing Condition Insurance Plan (PCIP)  (866) 717-5826 or <a href="http://www.pcip.gov">www.pcip.gov</a></p> <ul style="list-style-type: none"> <li>• Lifetime Cap: none</li> <li>• Average Monthly Cost <ul style="list-style-type: none"> <li>○ Ages 0 to 18: \$133-\$179</li> <li>○ Ages 19 to 34: \$199-\$268</li> <li>○ Ages 35 to 44: \$239-\$321</li> <li>○ Ages 45 to 54: \$305-\$410</li> <li>○ Ages 55+: \$424-\$571</li> </ul> </li> </ul>
<p><b>For assistance with Medicare:</b>  Center for Medicare &amp; Medicaid Services (CMS)  (800) 663-4227  <a href="http://www.medicare.gov">www.medicare.gov</a></p>	<p>State Health Insurance Counseling Program  North Dakota Insurance Department  600 East Blvd., Dept. 401  Bismarck, ND 58505-0320  (888) 575-6611 or (701) 328-2440  <a href="http://www.nd.gov/ndins/consumer/shic">www.nd.gov/ndins/consumer/shic</a></p>

<b>For assistance with Medicaid:</b> Center for Medicare & Medicaid Services (CMS) (800) 633-4227 or <a href="http://www.cms.gov">www.cms.gov</a>	North Dakota Department of Human Services 600 East Boulevard Avenue, Dept 325 Bismarck N.D. 58505-0250 (701) 328-2310 or (800) 472-2622 <a href="http://www.nd.gov/dhs">www.nd.gov/dhs</a>

## HEALTH CARE REFORM

<b>For information about the ACA:</b> <a href="http://www.HealthCare.gov">www.HealthCare.gov</a>	<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>
<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>	

## GENETICS AND CANCER

<b>For information about GINA and the ADA with respect to employment discrimination:</b> Equal Employment Opportunity Commission 500 West Madison Street, Suite 2000 Chicago, Illinois 60661 (800) 669-4000 or (312) 353-2421 (TTY) <a href="http://www.eeoc.gov">www.eeoc.gov</a>	<b>For information about state laws that protect against genetic discrimination in employment:</b> North Dakota Department of Labor 600 East Boulevard Ave., Dept. 406 Bismarck, ND 58505-0340 (701) 328-2660 or (800) 582-8032 <a href="http://www.state.nd.us/labor">www.state.nd.us/labor</a>
<b>For information about state laws that protect against genetic discrimination in insurance:</b> North Dakota Department of Insurance 600 E. Blvd. Ave. Bismarck, ND 58505-0320 (800) 247-0560 or (701) 328-2440 <a href="http://www.nd.gov/ndins">www.nd.gov/ndins</a>	<b>For information about GINA and HIPAA with respect to health insurance:</b> North Dakota Department of Insurance 600 E. Blvd. Ave. Bismarck, ND 58505-0320 (800) 247-0560 or (701) 328-2440 <a href="http://www.nd.gov/ndins">www.nd.gov/ndins</a>

## MANAGING THE FINANCIAL ASPECTS OF CANCER TREATMENT

<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>	<b>To file a complaint with your health plan or request an independent medical review:</b> North Dakota Department of Insurance 600 E. Blvd. Ave. Bismarck, ND 58505-0320 (800) 247-0560 or (701) 328-2440 <a href="http://www.nd.gov/ndins">www.nd.gov/ndins</a>
<b>To report a debt collector or file a consumer complaint:</b> Federal Trade Commission (877) FTC- HELP <a href="http://www.ftc.gov">www.ftc.gov</a>	Office of Attorney General Consumer Affairs Section 600 East Boulevard, Dept. 125 Bismarck, ND 58505 (800) 366-6888 or (701) 328-2210 <a href="http://www.ag.state.nd.us">www.ag.state.nd.us</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 or <a href="http://www.abanet.org/lsd/vita">www.abanet.org/lsd/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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