

## 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: Tennessee 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 50 Vantage Way, Suite 202 Nashville, Tennessee 37228-9940 (800) 669-4000 or (800) 669-6820 (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 Tennessee fair employment laws:</b> Tennessee Human Rights Commission 530 Church Street, Suite 400 Cornerstone Square Building Nashville, TN 37243-0745 (615) 741-5825 or <a href="http://www.state.tn.us/humanrights">www.state.tn.us/humanrights</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 1321 Murfreesboro Road, Suite 511 Nashville, TN 37217-2626 (615) 781-5344 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 Tennessee leave laws:</b>  Tennessee Human Rights Commission  530 Church Street, Suite 400  Cornerstone Square Building  Nashville, TN 37243-0745  (615) 741 – 5825 or <a href="http://www.state.tn.us/humanrights">www.state.tn.us/humanrights</a></p>	<p>Department of Labor &amp; Workforce Development  220 French Landing Drive  Nashville, TN 37243  (615) 741-6642 or <a href="http://www.state.TN.us/labor-wfd">www.state.TN.us/labor-wfd</a></p>
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## DISABILITY INSURANCE

<p><b>For private disability insurance questions:</b>  Department of Commerce &amp; Insurance  500 James Robertson Parkway, Davy Crockett Tower  Nashville, Tennessee 37243-0565  (615) 741-2241 or <a href="http://www.state.tn.us/commerce/index.shtml">www.state.tn.us/commerce/index.shtml</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>  Department of Commerce &amp; Insurance  500 James Robertson Parkway, Davy Crockett Tower  Nashville, Tennessee 37243-0565  (615) 741-2241  <a href="http://www.state.tn.us/commerce/index.shtml">www.state.tn.us/commerce/index.shtml</a></p>	<p><b>For COBRA questions:</b>  U.S. Department of Labor  Employee Benefits Security Administration  61 Forsyth St, SW, Ste 7B54  Atlanta, GA 30303  (404) 302-3900 or (866) 444-3272  <a href="http://www.dol.gov/ebsa">www.dol.gov/ebsa</a></p>
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<p><b>For HIPAA questions:</b>  Tennessee Department of Commerce and Insurance  (800) 342-4029 or (615) 741-2218 <a href="http://www.state.tn.us/commerce">www.state.tn.us/commerce</a></p> <p>If you are HIPAA eligible in Tennessee, individual insurers cannot turn you down. Insurers can offer you all of their individual health plans, their two most popular individual health policies, or two policies specially designed for HIPAA eligible individuals - a “high” and a “low” option policy. The Tennessee Department of Commerce and Insurance lists the following companies as providing health insurance:</p> <ul style="list-style-type: none"> <li>• Aetna Life Insurance Company at <a href="http://www.aetna.com">www.aetna.com</a></li> <li>• American Community Mutual Insurance Company at <a href="http://www.american-community.com">www.american-community.com</a></li> <li>• American Medical Security Life Insurance Company at <a href="http://www.eams.com">www.eams.com</a></li> <li>• American National Life Insurance Company of Texas at <a href="http://www.anico.com">www.anico.com</a></li> <li>• American Republic Insurance Company. at <a href="http://www.aric.com">www.aric.com</a></li> <li>• Blue Cross and Blue Shield of Tennessee at <a href="http://www.bcbst.com">www.bcbst.com</a></li> <li>• Celtic Insurance Company at <a href="http://www.celtic-net.com">www.celtic-net.com</a></li> <li>• Central Reserve Life Insurance Company at <a href="http://www.centralreserve.com">www.centralreserve.com</a></li> <li>• Continental General Insurance Company at <a href="http://www.continentalgeneral.com">www.continentalgeneral.com</a></li> <li>• Connecticut General Life Insurance Company at <a href="http://www.cigna.com">www.cigna.com</a></li> <li>• Coventry Health &amp; Life Insurance Company at <a href="http://www.chctennessee.com">www.chctennessee.com</a></li> <li>• Freedom Life Insurance Company of America at <a href="http://www.freedomlife.net">www.freedomlife.net</a></li> <li>• Golden Rule Insurance Company. at <a href="http://www.goldenrule.com">www.goldenrule.com</a></li> <li>• Guarantee Trust Life Insurance Company at <a href="http://www.gtlic.com">www.gtlic.com</a></li> <li>• Humana Insurance Company at <a href="http://www.humana.com">www.humana.com</a></li> <li>• Independence American Insurance Company at <a href="http://www.independenceamerican.com">www.independenceamerican.com</a></li> <li>• MEGA Life and Health Insurance Company at <a href="http://www.megainsurance.com">www.megainsurance.com</a></li> <li>• Mid-West National Life Insurance Company of TN at <a href="http://www.healthinsuranceandmore.com">www.healthinsuranceandmore.com</a></li> <li>• National Foundation Life Insurance Company at <a href="http://www.freedomlife.net">www.freedomlife.net</a></li> <li>• Physicians Mutual Insurance Company at <a href="http://www.physiciansmutual.com">www.physiciansmutual.com</a></li> <li>• Time Insurance Company at <a href="http://www.assuranthealth.com">www.assuranthealth.com</a></li> <li>• Unified Life Insurance Company at <a href="http://www.assuranthealth.com">www.assuranthealth.com</a></li> <li>• United American Insurance Company at <a href="http://www.unitedamerican.com">www.unitedamerican.com</a></li> <li>• World Insurance Company at <a href="http://www.worldinsco.com">www.worldinsco.com</a></li> </ul>
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<p><b>For high risk insurance questions:</b> CoverTennessee (866) 268-3786 or <a href="http://www.covertn.gov">www.covertn.gov</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, age, weight, and smoking status</li> <li>• Multiple Plans: Yes</li> </ul>	<p>Federal Pre-Existing Condition Insurance Plan (PCIP) – National Finance Center (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: \$163-\$219</li> <li>○ Ages 19 to 34: \$244-\$328</li> <li>○ Ages 35 to 44: \$293-\$394</li> <li>○ Ages 45 to 54: \$374-\$503</li> <li>○ Ages 55+: \$520-\$699</li> </ul> </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>State Health Insurance Assistance Program Tennessee Commission on Aging &amp; Disability (615) 741-2056 <a href="http://www.state.tn.us/comaging/ship.html">www.state.tn.us/comaging/ship.html</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>TennCare (800) 342-3145 <a href="http://www.state.tn.us/tenncare">www.state.tn.us/tenncare</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 50 Vantage Way, Suite 202 Nashville, Tennessee 37228-9940 (800) 669-4000 or (800) 669-6820 (TTY) <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> Tennessee Human Rights Commission 530 Church Street, Suite 400 Cornerstone Square Building Nashville, TN 37243-0745 (615) 741-5825 or <a href="http://www.state.tn.us/humanrights">www.state.tn.us/humanrights</a></p>
<p><b>For information about state laws that protect against genetic discrimination in insurance:</b> Department of Commerce &amp; Insurance 500 James Robertson Parkway Davy Crockett Tower Nashville, Tennessee 37243-0565 (615) 741-2241 <a href="http://www.state.tn.us/commerce/index.shtml">www.state.tn.us/commerce/index.shtml</a></p>	<p><b>For information about GINA and HIPAA with respect to health insurance:</b> Department of Commerce &amp; Insurance 500 James Robertson Parkway Davy Crockett Tower Nashville, Tennessee 37243-0565 (615) 741-2241 <a href="http://www.state.tn.us/commerce/index.shtml">www.state.tn.us/commerce/index.shtml</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> Department of Commerce &amp; Insurance (615) 741-2241 <a href="http://www.state.tn.us/commerce/index.shtml">www.state.tn.us/commerce/index.shtml</a></p>
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<p><b>To report a debt collector or file a consumer complaint:</b> Federal Trade Commission (877) FTC- HELP or <a href="http://www.ftc.gov">www.ftc.gov</a></p>	<p>Office of the Attorney General and Reporter P.O. Box 20207 Nashville, TN 37202-0207 (615) 741-3491 or <a href="http://www.tn.gov/attorneygeneral">www.tn.gov/attorneygeneral</a></p>
<p><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></p>	<p><b>For assistance with tax preparation and counseling:</b> Volunteer Income Tax Assistance (800) 285-2221 or <a href="http://www.abanet.org/lisd/vita">www.abanet.org/lisd/vita</a></p>
<p><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></p>	

## ESTATE PLANNING

<p><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></p>	<p><b>To download a state specific AHCD:</b> Department of Health <a href="http://health.state.tn.us/advancedirectives/index.htm">health.state.tn.us/advancedirectives/index.htm</a></p> <p>National Hospice and Palliative Care Organization Caring Connections (800) 658-8898 <a href="http://www.caringinfo.org/stateaddownload">www.caringinfo.org/stateaddownload</a></p>
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## LEGISLATIVE ADVOCACY

<p><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</p>	<p><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</p>
<p><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></p>	<p><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></p>
<p><b>To obtain a voter registration form:</b> <a href="http://www.fec.gov/votregis/vr.shtml">www.fec.gov/votregis/vr.shtml</a></p>	<p><b>For absentee voting information:</b> <a href="http://www.votesmart.org/voter_registration_resources.php">www.votesmart.org/voter_registration_resources.php</a></p>
<p><b>To participate in Susan G. Komen for the Cure® Advocacy Alliance efforts:</b> <a href="http://www.KomenAdvocacy.org">www.KomenAdvocacy.org</a></p>	<p><b>To participate in American Cancer Society Cancer Action Network advocacy efforts:</b> <a href="http://www.ACSCAN.org">www.ACSCAN.org</a></p>
<p><b>To participate in Lance Armstrong Foundation advocacy efforts:</b> <a href="http://www.livestrong.org">www.livestrong.org</a></p>	<p><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></p>
<p><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></p>	

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