

## 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: Vermont 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 33 Whitehall Street, 5th Floor New York, NY 10004 (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 Vermont fair employment laws:</b> Vermont Human Rights Commission 14-16 Baldwin Street Montpelier, VT 05633-6301 (800) 416-2010 (ext 25) or (802) 828-2480 <a href="http://hrc.vermont.gov">hrc.vermont.gov</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 1750 Elm Street, Suite 111 Manchester, NH 03104-2907 (603) 666-7716 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 Vermont leave laws:</b>  Vermont Human Rights Commission  14-16 Baldwin Street  Montpelier, VT 05633-6301  (800) 416-2010 (ext 25) or (802) 828-2480  <a href="http://hrc.vermont.gov">hrc.vermont.gov</a></p>	
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**DISABILITY INSURANCE**

<p><b>For private disability insurance questions:</b>  Vermont Department of Banking, Insurance, Securities, and Health Care Administration  89 Main St., Drawer 20  Montpelier, VT 05620-3601  (800) 631-7788 or (802) 828-2900  <a href="http://www.bishca.state.vt.us/health-care/health-care-administration">www.bishca.state.vt.us/health-care/health-care-administration</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>  Vermont Department of Banking, Insurance, Securities, and Health Care Administration  89 Main St., Drawer 20  Montpelier, VT 05620-3601  (800) 631-7788 or (802) 828-2900  <a href="http://www.bishca.state.vt.us/health-care/health-care-administration">www.bishca.state.vt.us/health-care/health-care-administration</a></p>	<p><b>For COBRA questions:</b>  U.S. Department of Labor  Employee Benefits Security Administration  J.F.K. Building  15 New Sudbury St., Room 575  Boston, MA 02203  (617) 565-9600 or (866) 275-7922  <a href="http://www.dol.gov/ebsa">www.dol.gov/ebsa</a></p>
<p><b>For HIPAA questions:</b>  Department of Banking, Insurance, Securities and Health Care Administration  (800) 631-7788 or (802) 828-2900  <a href="http://www.bishca.state.vt.us/health-care/health-care-administration">www.bishca.state.vt.us/health-care/health-care-administration</a></p> <p>All insurers that sell individual insurance policies in Vermont must offer coverage.</p>	<p><b>For major risk insurance questions:</b>  Federal Pre-Existing Condition Insurance Plan (PCIP) – National Finance Center  (866) 717-5826 <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: \$148-\$199</li> <li>○ Ages 19 to 34: \$222-\$298</li> <li>○ Ages 35 to 44: \$266-\$357</li> <li>○ Ages 45 to 54: \$339-\$457</li> <li>○ Ages 55+: \$472-\$635</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>Vermont Division of Disabilities and Aging Services  103 South Main Street  Waterbury, VT 05671  (802) 241-4534 or <a href="http://ddas.vermont.gov">ddas.vermont.gov</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>Vermont Health Access Plan (VHAP)  133 Elm Street, Suite 2  Montpelier, VT 05602  (866) 482-4733  <a href="http://www.catamounthealth.org/vhap.html">www.catamounthealth.org/vhap.html</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          33 Whitehall Street, 5th Floor          New York, NY 10004          (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>          Vermont Human Rights Commission          14-16 Baldwin Street          Montpelier, VT 05633-6301          (800) 416-2010 (ext 25) or (802) 828-2480  <a href="http://hrc.vermont.gov">hrc.vermont.gov</a></p>
<p><b>For information about state laws that protect against genetic discrimination in insurance:</b>          Vermont Department of Banking, Insurance, Securities, and Health Care Administration          89 Main St., Drawer 20          Montpelier, VT 05620-3601          (800) 631-7788 or (802) 828-2900  <a href="http://www.bishca.state.vt.us/health-care/health-care-administration">www.bishca.state.vt.us/health-care/health-care-administration</a></p>	<p><b>For information about GINA and HIPAA with respect to health insurance:</b>          Vermont Department of Banking, Insurance, Securities, and Health Care Administration          89 Main St., Drawer 20          Montpelier, VT 05620-3601          (800) 631-7788 or (802) 828-2900  <a href="http://www.bishca.state.vt.us/health-care/health-care-administration">www.bishca.state.vt.us/health-care/health-care-administration</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>          Vermont Department of Banking, Insurance, Securities, and Health Care Administration          89 Main St., Drawer 20          Montpelier, VT 05620-3601          (800) 631-7788 or (802) 828-2900  <a href="http://www.bishca.state.vt.us/health-care/health-care-administration">www.bishca.state.vt.us/health-care/health-care-administration</a></p>
<p><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></p>	<p>Vermont Consumer Assistance Program          Office of Attorney General          146 University Place Burlington, VT 05405          (802) 656-3183 or <a href="http://www.uvm.edu/consumer">www.uvm.edu/consumer</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/ltd/vita">www.abanet.org/ltd/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

<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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