

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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Email: CLRC@LLS.edu

Web: www.CancerLegalResourceCenter.org

State Appendices: West Virginia 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 801 Market Street, Suite 1300 Philadelphia, PA 19107 (215) 440-2600 or (800) 669-4000 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 West Virginia fair employment laws: West Virginia Human Rights Commission 1321 Plaza East, Room 108A Charleston, WV 25301-1400 (304) 558-2616 or (888) 676-5546 www.wvf.state.wv.us/wvhrc</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 500 Quarrier Street, Suite 120 Charleston, WV 25301 (304) 347-5206 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 West Virginia leave laws:

West Virginia Human Rights Commission
 1321 Plaza East, Room 108A
 Charleston, WV 25301-1400
 (304) 558-2616 or (888) 676-5546
www.wvf.state.wv.us/wvhrc

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

Office of the Insurance Commissioner
 P.O. Box 50540
 Charleston, WV 25305-0540
 (888) 879-9842 or (304) 558-3386
www.wvinsurance.gov

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:**

Office of the Insurance Commissioner
 P.O. Box 50540
 Charleston, WV 25305-0540
 (888) 879-9842 or (304) 558-3386
www.wvinsurance.gov

For COBRA questions:

U.S. Department of Labor
 Employee Benefits Security Administration
 1335 East-West Highway, Suite 200
 Silver Spring, MD 20910
 (202) 693-8700 or (866) 275-7922
www.dol.gov/ebsa

For HIPP questions:

Bureau for Medical Services – HIPP Unit
 (304) 342-1604 (ext. 10)
www.peia.wv.gov/forms-and-downloads/Documents/other_documents_members/HIPP_News_Release.mht

For HIPAA questions:

West Virginia Insurance Commission
 (800) 624-9004 or (304) 558-3386
www.wvinsurance.gov

If you are HIPAA eligible, you are guaranteed the right to buy either an individual health insurance policy from any insurance company that sells such policies in West Virginia, or coverage from AccessWV. Individual health insurers must offer you a choice of at least two policies. AccessWV offers three plans, with the same benefits, but different cost sharing. The West Virginia Office of Insurance Commissioner lists the following companies as providing health insurance coverage:

- Highmark West Virginia, Inc. dba Mountain State Blue Cross & Blue Shield, Inc. at www.msbcbs.com
- Carelink Health Plans, Inc. at www.chcwestvirginia.coventryhealthcare.com
- Health Plan of the Upper Ohio Valley, Inc. at www.healthplan.org

<p>For major risk insurance questions: AccessWV (866) 445-8491 or (304) 558-8264 www.accesswv.org</p> <ul style="list-style-type: none"> • Lifetime Cap: \$1,000,000 • Waiting Period as of 11/2010: None • Average Monthly Cost: Varies by age, gender, plan, and geography • Multiple Plans: Yes 	<p>Federal Pre-Existing Condition Insurance Plan (PCIP) (866) 717-5826 or www.pcip.gov</p> <ul style="list-style-type: none"> • Lifetime Cap: none • Average Monthly Cost <ul style="list-style-type: none"> ○ Ages 0 to 18: \$141-\$190 ○ Ages 19 to 34: \$212-\$285 ○ Ages 35 to 44: \$254-\$285 ○ Ages 45 to 54: \$324-\$436 ○ Ages 55+: \$451-\$607
<p>For assistance with Medicare: Center for Medicare & Medicaid Services (CMS) (800) 663-4227 or www.medicare.gov</p>	<p>State Health Insurance Assistance Program 1900 Kanawha Blvd., 3rd Fl. Town Center Mall Charleston, WV 25305 (304) 558-3317 or (877) 987-4463 www.wvship.org</p>
<p>For assistance with Medicaid: Center for Medicare & Medicaid Services (CMS) (800) 633-4227 or www.cms.gov</p>	<p>Department of Health & Human Resources 350 Capitol Street, Rm. B-18 Charleston, WV 25301 (304) 558-8290 or www.wvdhhr.org</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 801 Market Street, Suite 1300 Philadelphia, PA 19107 (215) 440-2600 or (800) 669-4000 www.eeoc.gov</p>	<p>For information about state laws that protect against genetic discrimination in employment: West Virginia Human Rights Commission 1321 Plaza East, Room 108A Charleston, WV 25301-1400 (304) 558-2616 or (888) 676-5546 www.wvf.state.wv.us/wvhrc</p>
<p>For information about state laws that protect against genetic discrimination in insurance: Office of the Insurance Commissioner P.O. Box 50540 Charleston, WV 25305-0540 (888) 879-9842 or (304) 558-3386 www.wvinsurance.gov</p>	<p>For information about GINA and HIPAA with respect to health insurance: Office of the Insurance Commissioner P.O. Box 50540 Charleston, WV 25305-0540 (888) 879-9842 or (304) 558-3386 www.wvinsurance.gov</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: Office of the Insurance Commissioner (888) 879-9842 or (304) 558-3386 www.wvinsurance.gov</p>
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<p>To report a debt collector or file a consumer complaint: Federal Trade Commission (877) FTC- HELP www.ftc.gov</p>	<p>Consumer Protection Division- Office of Attorney General 812 Quarrier Street, 6th Floor, P.O. Box 1789 Charleston, WV 25326-1789 (800) 368-8808 or (304) 558-8986 www.wvago.gov/consumers.cfm</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: 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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