EXPEDITED REVIEW REQUESTED



OFFICE FOR CIVIL RIGHTS (OCR)

Form Approved: OMB No. 0990-0269. See OMB Statement on Reverse.



CIVIL RIGHTS DISCRIMINATION COMPLAINT

YOUR FIRST NAME		YOUR LAST NAME			
Scott			Schoettes		
HOME PHONE (Please include area code)					
			WORK PHONE (Please include area code)		
		(312) 003-4413	(312) 663-4413		
STREET ADDRESS			CITY		
105 W. Adams St. Suite 2600			Chicago		
STATE	ZIP E-MAIL ADDRESS (II		•		
IL	60603	sschoettes@lambdal	egal.org		
Are you filing this complaint for	someone else? X Yes	No			
	If Yes, whose civil righ	•	violated?		
FIRST NAME		LAST NAME	LAST NAME		
Lambda Legal Defense & Education Fund	d and	AIDSLaw of Louisian	AIDSLaw of Louisiana, a program of the NO/AIDS Task Force		
I believe that I have been (or son	neone else has been) discrim	inated against on the	basis of:		
Race / Color / National Origin	. Age R	Religion	Sex		
□ Disability □ Disability	Other (specify):				
Who or what agency or organiza	tion do you believe discrimin	ated against you (or s	someone else)?		
PERSON/AGENCY/ORGANIZATION					
Louisiana Health Cooperative, Inc.					
STREET ADDRESS			CITY		
3445 N. Causeway Blvd, Suite 800			Metairie		
STATE	ZIP	PHONE (Please include			
Louisiana	70002	8008397107			
When do you believe that the civ					
LIST DATE(S)	ni rigiti discrimination occuri	eur			
On or around 2/12/14 to the present					
•	How and why do you believe	that you have been (or someone else has been) discriminated		
against? Please be as specific a			or someone cloc has been, also minuted		
3		,			
Please see attached complaint.			,		
rease see attached complaint.					
Discos sine and data this second-life X	do not noted to place to colonitate a 1611-	form by small because and	mission by small represents your signature		
	do not need to sign if submitting this	TORM by email because sub	mission by email represents your signature.		
SIGNATURE'	# 111		DATE (mm/dd/yyyy)		
The Man A	Xxx X VAA		02/13/2014		

Filing a complaint with OCR is voluntary. However, without the information requested above, OCR may be unable to proceed with your complaint. We collect this information under authority of Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973 and other civil rights statutes. We will use the information you provide to determine if we have jurisdiction and, if so, how we will process your complaint. Information submitted on this form is treated confidentially and is protected under the provisions of the Privacy Act of 1974. Names or other identifying information about individuals are disclosed when it is necessary for investigation of possible discrimination, for internal systems operations, or for routine uses, which include disclosure of information outside the Department of Health and Human Services (HHS) for purposes associated with civil rights compliance and as permitted by law. It is illegal for a recipient of Federal financial assistance from HHS to intimidate, threaten, coerce, or discriminate or retaliate against you for filing this complaint or for taking any other action to enforce your rights under Federal civil rights laws. You are not required to use this form. You also may write a letter or submit a complaint electronically with the same information. To submit an electronic complaint, go to OCR's web site at:

www.hhs.gov/ocr/civilrights/complaints/index.html. To mail a complaint see reverse page for OCR Regional addresses.

	mation on this form is own is will not affect OCR's de			
Do you need special accommodations for	us to communicate wit			
Sign language interpreter (specify language):				
Foreign language interpreter (specify language)			Other:	
If we cannot reach you directly, is there so FIRST NAME	omeone we can contact		?	
Kenneth		LAST NAME		
HOME PHONE (Please include area code)		Upton	ncludo area codo)	
2146730858	·	WORK PHONE (Please include area code)		
STREET ADDRESS		2142198585	TV	
3500 Oak Lawn Avenue, Ste 500			allas	
STATE IZIP	IE-N	MAIL ADDRESS (If availab	•	
TX 75219		ipton@lambdalegal.or	•	
		<u> </u>		
Have you filed your complaint anywhere e PERSON/AGENCY/ORGANIZATION/ COURT NAM		de the following. (Alla	ch additional pages as needed)	
NO - N/A	(_,			
DATE(S) FILED		CASE NUMBER(S) (If kn	own)	
3,112(6),11223		ONOL NOWBER(O) (II KII	-	
Hispanic or Latino	select one or more) merican Indian or Alaska Na lack or African American (lish)	ative Asian [Native Hawaiian or Other Pacific Islander Other (specify):	
How did you learn about the Office for Civ HHS Website/Internet Search Family/Frier Fed/State/Local Gov Healthcare Provide	nd/Associate Religious	/Community Org Lawy	rer/Legal Org Phone Directory Employer Other (specify):	
To mail a complaint, please type or print, where the alleged violation took place. If y	and return completed c ou need assistance co	omplaint to the OCR mpleting this form, co	Regional Address based on the region ontact the appropriate region listed below.	
Region I - CT, ME, MA, NH, RI, VT Office for Civil Rights, DHHS JFK Federal Building - Room 1875 Boston, MA 02203 (617) 565-1340; (617) 565-1343 (TDD) (617) 565-3809 FAX	Region V - IL, IN, Office for Civil Rights, DI 233 N. Michigan Ave S Chicago, IL 60601 (312) 886-2359; (312) 38 (312) 886-1807 FAX	MI, MN, OH, WI HHS Suite 240 53-5693 (TDD)	Region IX - AZ, CA, HI, NV, AS, GU, The U.S. Affiliated Pacific Island Jurisdictions Office for Civil Rights, DHHS 90 7th Street, Suite 4-100 San Francisco, CA 94103 (415) 437-8310; (415) 437-8311 (TDD) (415) 437-8329 FAX	
Region II - NJ, NY, PR, VI Office for Civil Rights, DHHS 26 Federal Plaza - Suite 3312 New York, NY 10278 (212) 264-3313; (212) 264-2355 (TDD) (212) 264-3039 FAX	Region VI - AR, I Office for Civil Rights, DI 1301 Young Street - Suil Dallas, TX 75202 (214) 767-4056; (214) 76 (214) 767-0432 FAX	HHS te 1169	(410) 437-0329 FAX	
Region III - DE, DC, MD, PA, VA, WV Office for Civil Rights, DHHS 150 S. Independence Mall West - Suite 372 Philadelphia, PA 19106-3499 (215) 861-4441; (215) 861-4440 (TDD) (215) 861-4431 FAX	Region VII - IA Office for Civil Rights, DI 601 East 12th Street - R Kansas City, MO 64106 (816) 426-7277; (816) 42 (816) 426-3686 FAX	HHS oom 248		
Region IV - AL, FL, GA, KY, MS, NC, SC, TN Office for Civil Rights, DHHS 61 Forsyth Street, SW Suite 16T70 Atlanta, GA 30303-8909 (404) 562-7886; (404) 562-7884 (TDD) (404) 562-7881 FAX	Region VIII - CO, M Office for Civil Rights, Dl 999 18th Street, Suite 41 Denver, CO 80202 (303) 844-2024; (303) 84 (303) 844-2025 FAX	HHS	Region X - AK, ID, OR, WA Office for Civil Rights, DHHS 2201 Sixth Avenue - Mail Stop RX-11 Seattle, WA 98121 (206) 615-2290; (206) 615-2296 (TDD) (206) 615-2297 FAX	

Burden Statement

Public reporting burden for the collection of information on this complaint form is estimated to average 45 minutes per response, including the time for reviewing instructions, gathering the data needed and entering and reviewing the information on the completed complaint form. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid control number. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to: HHS/OS Reports Clearance Officer, Office of Information Resources Management, 200 Independence Ave. S.W., Room 531H, Washington, D.C. 20201. Please do not mail complaint form to this address.





COMPLAINANT CONSENT FORM

The Department of Health and Human Services' (HHS) Office for Civil Rights (OCR) has the authority to collect and receive material and information about you, including personnel and medical records, which are relevant to its investigation of your complaint.

To investigate your complaint, OCR may need to reveal your identity or identifying information about you to persons at the entity or agency under investigation or to other persons, agencies, or entities.

The Privacy Act of 1974 protects certain federal records that contain personally identifiable information about you and, with your consent, allows OCR to use your name or other personal information, if necessary, to investigate your complaint.

Consent is voluntary, and it is not always needed in order to investigate your complaint; however, failure to give consent is likely to impede the investigation of your complaint and may result in the closure of your case.

Additionally, OCR may disclose information, including medical records and other personal information, which it has gathered during the course of its investigation in order to comply with a request under the Freedom of Information Act (FOIA) and may refer your complaint to another appropriate agency.

Under FOIA, OCR may be required to release information regarding the investigation of your complaint; however, we will make every effort, as permitted by law, to protect information that identifies individuals or that, if released, could constitute a clearly unwarranted invasion of personal privacy.

Please read and review the documents entitled, <u>Notice to Complainants and Other</u> <u>Individuals Asked to Supply Information to the Office for Civil Rights</u> and <u>Protecting Personal Information in Complaint Investigations</u> for further information regarding how OCR may obtain, use, and disclose your information while investigating your complaint.

In order to expedite the investigation of your complaint if it is accepted by OCR, please read, sign, and return one copy of this consent form to OCR with your complaint. Please make one copy for your records.

• As a complainant, I understand that in the course of the investigation of my complaint it may become necessary for OCR to reveal my identity or identifying information about me to persons at the entity or agency under investigation or to other persons, agencies, or entities.





- I am also aware of the obligations of OCR to honor requests under the Freedom of Information Act (FOIA). I understand that it may be necessary for OCR to disclose information, including personally identifying information, which it has gathered as part of its investigation of my complaint.
- In addition, I understand that as a complainant I am covered by the Department of Health and Human Services' (HHS) regulations which protect any individual from being intimidated, threatened, coerced, retaliated against, or discriminated against because he/she has made a complaint, testified, assisted, or participated in any manner in any mediation, investigation, hearing, proceeding, or other part of HHS' investigation, conciliation, or enforcement process.

After reading the above information, please check ONLY ONE of the following boxes:

CONSENT: I have read, understand, and agree to the above and give permission to OCR to reveal my identity or identifying information about me in my case file to persons at the entity or agency under investigation or to other relevant persons, agencies, or entities during any part of HHS' investigation, conciliation, or enforcement process.
CONSENT DENIED: I have read and I understand the above and do not give permission to OCR to reveal my identity or identifying information about me. I understand that this denial of consent is likely to impede the investigation of my complaint and may result in closure of the investigation.
Signature: *Please sign and date this complaint. You do not need to sign if submitting this form by email because submission by email represents your signature
Name (Please print): Scott Schoettes
Address: 105 W Adams St, Ste 2600, Chicago, IL 60603
Telephone Number: 312-663-4413



EXPEDITED REVIEW REQUESTED

Complaint Against Louisiana Health Cooperative, Inc. and Vantage Health Plan, Inc. by Lambda Legal Defense and Education Fund, Inc. and AIDSLaw of Louisiana

We are national and Louisiana legal organizations that advocate and litigate on behalf of individuals living with HIV. Lambda Legal Defense and Education Fund, Inc., a national organization with members in Louisiana, is committed to achieving full recognition of the civil rights of people living with HIV and of lesbians, gay men, bisexuals and transgender people through impact litigation, education and public policy work. AIDSLaw of Louisiana provides free legal services to low-income persons living with HIV and AIDS and is a program of the NO/AIDS Task Force, a Louisiana not-for-profit corporation.

On February 10, 2014, we filed the attached complaint, which we incorporate by reference herein, against BlueCross BlueShield of Louisiana ("BCBS") to challenge BCBS's recent decision to stop accepting federal Ryan White HIV/AIDS Program ("RWHAP") third-party premium subsidies for qualified low-income individuals living with HIV (the "BCBS complaint").

On February 11, 2014, we were informed that two additional Louisiana insurance companies, the Louisiana Health Cooperative, Inc. ("LAHC") and Vantage Health Plan, Inc. ("Vantage") advised state officials that they too will not accept the RWHAP premium subsidies that enable people living with HIV to afford insurance coverage for their critical health care needs. and Vantage have jumped on the discrimination bandwagon along with BCBS, creating a health care calamity for low-income Louisianians living with HIV. We hereby lodge the same charges of discrimination described in the attached BCBS complaint against LAHC and Vantage, including for violation of Section 1557 (42 U.S.C. § 18116) and Section 1311 (42 U.S.C. § 18031) of the Affordable Care Act ("ACA").

That these insurance companies would do take this step just days after CMS's February 7, 2014 guidance confirming that there is no impediment to insurer acceptance of RWHAP premium subsidies underscores the discriminatory intent of these companies to deter individuals living with HIV from participating in their insurance plans. See Dept. of Health and Human Servs., Centers for Medicare and Medicaid Servs. memo regarding "Third Party Payments of Premiums for Qualified Health Plans in the Marketplace," dated Feb. 7, 2014, available at www.cms.gov/CCIIO/Resources/Fact-Sheets-and-FAQs/Downloads/third-party-payments-ofpremiums-for-qualified-health-plans-in-the-marketplaces-2-7-14.pdf. Moreover, we are advised that many individuals living with HIV who had been deterred in past weeks from enrolling in BCBS insurance plans by BCBS's refusal to accept RWHAP premium subsidies had enrolled instead in LAHC or Vantage plans. Unless these insurers cease their discriminatory refusal to accept RWHAP premium subsidies, these low income individuals living with HIV will find themselves unable to afford insurance. With all three major Louisiana insurance providers now engaged in concerted discrimination against them, many other Louisianians living with HIV who have not yet enrolled in plans during the ACA open enrollment period will find themselves unable to purchase suitable insurance for life-sustaining health care.

Complaint Against Louisiana Health Cooperative, Inc. and Vantage Health Plan, Inc. Page 2 of 4

In short, there is an insurance crisis in Louisiana for low-income individuals living with HIV—a population that the ACA was specifically intended to help. The escalating emergency in Louisiana calls for immediate intervention by this office and the most expeditious review.

We request that we be advised as soon as possible of the staff assigned to this complaint and to our February 10, 2014 complaint against BCBS, and of the steps this office is taking in response. We stand ready to assist in any way we can to halt this health insurance crisis in Louisiana.

Lambda Legal Defense and Education Fund, Inc.

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AIDSLaw of Louisiana

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