Alaska Medicare Supplement Enrollment Application for Plans A, F, G, and N

PO Box 327, MS 295 Seattle, WA 98111 888-669-2583 Fax: 425-918-5278



You are eligible to apply for a Premera Blue Cross Blue Shield of Alaska (Premera) Medicare Supplement Plan if you:

- Reside in Alaska,
- Currently have both Medicare Part A and Part B, and
- Don't receive Medicaid assistance other than payment of your Medicare Part B Premium
- 65 years of age or older

Please type your answers or print clearly in ink so we can process your application quickly. Be sure to return all pages to us. Omissions, incomplete answers, or the use of correction fluid or tape will result in the return of your application and may cause a delay in the effective date of your coverage.

A ) Personal information								
Last Name		Suffix First		st Name			Middle Initial	
Home Address (cannot be a PO Box	or	City		County		State		Zip
business address)						AK		
						AK		
Mailing Address (if different from		City		County		State		Zip
above)								
Billing Address (if different from both	1	City		County		State		Zip
above)								
Phone Number			Alte	ernate Phone N	umber	<u> </u>		
Email Address* Birth		thdate (Month/Day/Year)		Day/Year)	Gender			
					☐ Mal	е		Female
*Important Note: We can send enrolli					out how to t	use you	ır p	lan, and a
copy of this application to you by email instead of a paper copy.  Do you want to receive enrollment notifications, information about how to use your plan, and a copy of								
this application to you by email?					-	-		, <u>-</u>
☐ Yes ☐ No								

021150 (01-01-2025)

Race (Optional)						
Premera is committed to serving the diverse needs of all our members. These fields are completely optional. If you'd like to self-identify, please do so. The collection of this information will not determine eligibility, rating, or claim payments.						
(Check one)						
America Indian or Alaska Native Asian						
☐ Black or African Ame	☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander					
White		☐ Two or r	more races			
Other race						
Ethnicity (Optional)						
Hispanic or Latino		☐ Not Hisp	oanic or Latino			
Language (Optional)						
Please select the language in which you're proficient. If your proficient in the English language, as well as others, please select English from the list. The collection of this information will not determine eligibility, rating, or claim payments.  (Check one)						
Arabic	Chinese		English		☐ French/Haitian	
					Creole French	
German	Greek		Italian		Japanese	
	Polish		Portuguese		Russian	
Spanish	☐ Tagalog		Vietnamese		Other:	
B Plan selection	1					
Which Medicare Suppler	ment plan do yo	ou want to er	nroll in?			
☐ Plan A ☐ Plan	F* 🗌 Pla	n G 🔲 I	Plan N			
*Note: Only those applicants who are initially eligible for Medicare before January 1, 2020, may apply for Plan F.						
Plan start date You are eligible for coverage to start on the first of the month after the postmark date if all information is completed and accurate and we approve your application. Please indicate the month you want your coverage to start.						
I want this plan to begin on the first of (enter month) (No more than 90 days after the application is signed.)						

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## Medicare information

If you lost or are losing other health insurance coverage and received a notice from your prior insurer saying you were eligible for guaranteed issue of a Medicare Supplement insurance policy or that you had certain rights to buy such a policy, you may be guaranteed acceptance in one or more of our Medicare Supplement plans. Please include a copy of the notice from your prior insurer with your application. Please answer all questions:

To the b	est of you	ır knowledge:	MEDICARE HEA	ALTH INSURANCE			
Y	$\square$ N	1. Did you turn 65 in the last	Did you turn 65 in the last 6 months?				
Y	$\square$ N	2. Will you turn 65 in the next	Will you turn 65 in the next 6 months?				
Υ	□N	3. Did you enroll in Medicare the last 6 months?	Did you enroll in Medicare Part B in the last 6 months?		Coverage starts/Cobertura empieza 03-01-2016 03-01-2016		
Medicare Number (11 alphanumeric characters as seen in the image above)							
			•	, 			

Please fill in your Medicare Number and effective dates in the box above using the information from your Medicare card or attach a copy of your Medicare Card. We need all characters to enroll you.

If you answered YES to 1 or 2, please skip to **Do I need to complete health questions?** (Section F). The law guarantees that for six months immediately following enrollment in Medicare medical coverage Part B. individuals cannot be denied insurance due to health conditions.



## Payment and premium discounts (optional)

DO NOT send payments with this application.

You will get monthly paper bills if you do not select automatic monthly withdrawals.

A government agency or any other third party may not sponsor or pay for your individual health plan, except as required by law.

*Tip – Save on your premiums* Sign up for our automatic monthly withdrawals (AFT) and you will save on your monthly premiums. Call us at 800-722-1471 for more information.

Please complete below if you are selecting automatic monthly withdrawal.

I have selected automatic monthly withdrawal and I hereby authorize Premera to initiate funds transfer from the bank or financial institution account indicated below. I authorize my financial institution to honor these transfers.

Account holder's name (print)			
Financial institution or bank name			
Bank routing number (see below)	Account number (see below)		
,	,	ا ا	
		Checking	Savings

Fill out the information above. To ensure accuracy of your automatic withdrawal, we recommend that you send us a photocopy of your voided check.



#### Additional terms and conditions:

- Funds are transferred on the fifth business day of each month to pay for that month's coverage. (For example, the deduction on February 5th pays for coverage in February.)
- I understand that my monthly subscription charges will be automatically withdrawn from my bank account each month until I notify Premera that it should be cancelled. To ensure cancellation, I must notify Premera no later than the twentieth of the month to be effective for the following month's automatic withdrawal. I have the right to stop payment on a specific bank transfer at least 3 days prior to the next scheduled withdrawal date.
- It may take as long as 45 days to set up the funds transfer. I may receive a paper bill to cover the initial month(s) while the transfer is being set up.

Bank account holder signature	Today's date
X	

# E

## Other healthcare information

Please review the statements below, then answer all questions to the best of your knowledge.

- You do not need more than one Medicare Supplement insurance policy.
- If you purchase this policy, you may want to evaluate your existing health coverage and decide if you need multiple coverages.
- You may be eligible for benefits under Medicaid and may not need a Medicare Supplement policy.
- If, after purchasing this policy, you become eligible for Medicaid, the benefits and premiums under your Medicare Supplement policy can be suspended, if requested, during your entitlement to benefits under Medicaid for 24 months. You must request this suspension within 90 days of becoming eligible for Medicaid. If you are no longer entitled to Medicaid, your suspended Medicare Supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstituted if requested within 90 days of losing Medicaid eligibility. If the Medicare Supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstituted policy will not have outpatient prescription drug coverage but will otherwise be substantially equivalent to your coverage before the date of suspension.
- If you are eligible for and have enrolled in a Medicare Supplement policy by reason of disability and you later become covered by an employer or union-based group health plan, the benefits and premiums under your Medicare Supplement policy can be suspended, if requested, while you are covered under the employer or union-based group health benefit plan. If you suspend your Medicare Supplement policy under these circumstances, and later lose your employer or union-based group health plan, your suspended Medicare Supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstituted if requested within 90 days of losing your employer or union-based group health plan. If the Medicare Supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstituted policy will not have outpatient prescription drug coverage but will otherwise be substantially equivalent to your coverage before the date of the suspension.
- Counseling services may be available in your state to provide advice concerning your purchase
  of Medicare Supplement insurance and concerning medical assistance through the state
  Medicaid program, including benefits as a Qualified Medicare Beneficiary (QMB) and a Specified
  Low-Income Medicare Beneficiary (SLMB).

1. Tell	us about ar	ny help	you receive from your state's Medicaid program (required):
Y	N	a)	Are you covered for any medical assistance through the state Medicaid program?
			<b>Note to applicant</b> : If you are participating in a "Spend-Down Program" and have not met your "Share of Cost," please answer <b>NO</b> to this question.
Υ	□N	b)	If yes, will Medicaid pay your premiums for this Medicare Supplement plan

Υ	N	c)	Do you receive any benefits from Medicaid OTHER THAN payments toward your Medicare Part B Premium?
Υ	□N	d)	Have you recently lost coverage for medical assistance through the state Medicaid program?
		e)	If yes, when did it end?
2. Tell	us about y	our Me	dicare <u>Supplement</u> coverage (required):
Υ	$\square$ N	a)	Do you have another Medicare Supplement policy in force?
		b)	If so, with what company, and what plan do you have?
			Company & plan type:
			Member ID:
			Start date: End date:
			Customer Service Phone Number:
Υ	N	c)	If so, do you intend to replace your current Medicare Supplement policy with this plan?
3. Tell	us about y	our Me	dicare <u>Advantage</u> coverage (required):
Y	N	a)	If you had coverage from any Medicare plan other than original Medicare within the last 63 days (for example, a Medicare Advantage plan, or a Medicare HMO or PPO), fill in your start and end dates below. If you are still covered under this plan, leave the end date blank.
			Company & plan type:
			Member ID:
			Start date: End date:
			Customer Service Phone Number:
Υ	□N	b)	If you are still covered under the Medicare plan, do you intend to replace your current coverage with this new Medicare Supplement policy?
Y	■ N	c)	Was this your first time in this type of Medicare plan?
Υ	□N	d)	Did you drop a Medicare Supplement policy to enroll in the Medicare plan?

4. Tell u	ıs about	any othe	er group or individual health insurance coverage (required):
Υ	N	a)	Have you had coverage under any other health insurance within the past 63 days? For example, an employer, union, or individual plan.
		b)	If so, with what company, and what kind of policy?
			Company & plan name (type?):
			Member ID:
			Start date: End date:
			Customer Service Phone Number:



### Do I need to complete health questions?

When applying for Plan A, F, G, or N, you do not need to complete Section G if any of the following is true.

- 1. Your Medicare managed care plan or PACE program coverage ends because the plan is leaving the Medicare program, stops giving care in your area, or you move out of the plan's service area, and you apply for Medicare Supplement (Medigap) coverage after you receive notice that your coverage is terminating or ceasing, and no later than 63 days after your coverage terminates or ceases.
- 2. Your employer group health plan coverage that supplements the benefits under Medicare ends or ceases to provide all such supplemental benefits to you, and you apply for Medicare Supplement (Medigap) coverage after (a) your coverage is met or ceases, or (b) you receive notice that your coverage is terminating or ceasing, whichever is later, and no later than 63 days after your coverage terminates.
- 3. Your Medicare Supplement (Medigap) insurance company goes bankrupt, and you lose your coverage, or your Medicare Supplement (Medigap) policy coverage ends through no fault of your own, and you apply for Medicare Supplement (Medigap) coverage beginning on the earlier of your coverage terminating or you are receiving notice of termination or bankruptcy, and no later than 63 days after your coverage terminates.
- 4. You enrolled in a Medicare Part D plan during your initial enrollment period and were enrolled under a Medicare Supplement (Medigap) policy that covers outpatient prescription medications, and you apply for Medicare Supplement (Medigap) coverage up to 60 days before the initial Medicare Part D enrollment period and no later than 63 days after the effective date of your Medicare Part D coverage. Please enclose proof of enrollment in Medicare Part D.
- 5. You joined a Medicare Advantage or PACE program when you were first eligible for Medicare Part A (and you're enrolled in Medicare Part B). Within the first year of joining, you want to switch to Original Medicare, and you apply for a Medicare Supplement (Medigap) coverage up to 60 days before and no later than 63 days after your Medicare Advantage or PACE program coverage terminates.
- 6. You dropped a Medicare Supplement (Medigap) policy to join a Medicare Advantage or PACE program for the first time and now you want to leave. You have been in the plan for no more than a year and you apply for a Medicare Supplement (Medigap) policy up to 60 days before and no later than 63 days after your plan terminates. A health statement is not required if you enroll in the same Medicare Supplement (Medigap) policy (with the same company) that you had previously, if available.
- 7. You leave a Medicare Advantage plan or drop a Medicare Supplement (Medigap) plan because the company or its representatives haven't followed the rules or misled you, and you apply for a Medicare Supplement (Medigap) policy up to 60 days before and no later than 63 days after your plan terminates.
- 8. You currently are enrolled in a standardized Medicare Supplement (Medigap) plan issued in 1990 or later, and you wish to switch to a plan with either greater, equal, or lesser benefits. (For example, from a 1990 standard Plan F to a 2010 standard Plan F.) Exception: if you have Plan A, you can only switch to Plan A without requiring underwriting.

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## Your health conditions

Answer these health questions to determine if you are eligible for this coverage.

Did you enroll in Medicare Part B in the last six months? If YES, SKIP to Section H. If NO, fill out this section.

1.	Do any of these conditions apply to you?	
•	End stage renal (kidney) disease  Currently receiving dialysis  Diagnosed with kidney disease that may require dialysis  Cirrhosis/liver failure  Chronic obstructive pulmonary disorder (COPD)  •	Have a bleeding (coagulation defect), blood disorder, or leukemia Rheumatoid arthritis, joint replacement Schizophrenia, bipolar mood, attempted suicide, or eating disorder Transplant (excludes corneal) Insulin dependent diabetes
	Within the past 5 years, has a medical pro	<u>'</u>
۷.	discussed, or recommended treatment o following conditions?	<u> </u>
•	Alcohol, or chemical/drug abuse or dependence	<ul> <li>Heart attack, congestive heart failure, coronary artery disease, pacemaker, stenosis, or heart valve prolapse or transplant</li> </ul>
•	DVT (clots) or PVD (peripheral vascular disease)	<ul> <li>Ulcerative colitis or Crohn's disease</li> </ul>
•	Stroke/TIA or paralysis	<ul> <li>Chronic bronchitis or tuberculosis</li> </ul>
•	Prostatitis	<ul> <li>Chronic back/neck/disc problems</li> </ul>



If you answered YES under questions 1 or 2 in this section, you are NOT eligible for these plans at this time.

If your health status changes in the future, allowing you to answer NO to all of the questions in this section, please submit an application at that time.

For information regarding plans that may be available, contact your local state department on aging.

If you answered NO to both questions 1 and 2, your answer to questions 3 and 4 will be used to determine if your application will be accepted.

#### 3. Height and weight:

Height			Weight / lbs.
	Feet	Inches	

4.	Have you taken medications within the past year?					
	Yes.	Please enter your medication information in the table provided below.				
	No.	Please move to Section H.				

Medication Name	How long have you been taking this medication?	What does this medication treat?

# (H) Authorization and verification of information

I, the undersigned, apply for enrollment with Premera Blue Cross Blue Shield of Alaska (Premera). I represent that all statements and answers on this application are complete and true. I understand coverage is available to me due to: (1) my residing in Alaska, (2) my enrollment in Medicare Parts A and B, (3) my eligibility for Medicare due to age (65 or over), and (4) I don't receive Medicaid assistance other than payment of my Medicare Part B premium. I understand and agree that coverage does not begin until Premera accepts this application and assigns an effective date of coverage and that receipt of my money (cash, check or money order) does not constitute enrollment under any Medicare Supplement program. I authorize Premera, at its option, to pay providers directly for services rendered. I also understand and agree that Premera may:

- 1. Accept this application; or
- 2. Deny this application, in which case any subscription charges submitted will be refunded to, and accepted by me; or
- 3. Within the first two years of my coverage, void my contract (in other words, cancel my coverage back to its effective date, as if never existed at all) if I have made any intentionally false or misleading statements on this application or enrollment form that are material enough to affect my acceptability for coverage.

I understand that Premera may collect, use, and disclose personal information about me as required or permitted by law or to perform routine business functions, such as determining my eligibility for enrollment, credit for waiting periods, and benefits; paying claims; and fulfilling other obligations stated in its contract with me. If Premera discloses my personal information for any other reason, Premera will first remove any data that can be used to easily identify me or will get my signed authorization.

I further understand that any physician, health care provider, hospital, insurance or reinsurance company, pharmacy benefits manager or third party benefits administrator may disclose my personal health information, including any and all diagnostic, procedural, treatment, claim, prescription or other health related information including records concerning alcohol and/or chemical dependency, reproductive health (including abortion), sexually transmitted diseases, HIV, AIDS, psychiatric disorders and mental illness to Premera or its representatives as allowed by law.

I understand that it is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

I understand that the Medicare Supplement contract will not pay benefits during the first three months after the effective date for any condition for which I have had treatment, medicine, or diagnostic testing within the three months prior to my effective date. I understand that, under certain conditions, this limitation may be shortened or waived. The waiting period may be waived if I apply for this contract within 63 days of leaving other healthcare coverage and I provide proof with this application.

I understand I am responsible for canceling any prior coverage.

If you answered yes to questions 2 or 3 in Section E, you must c replacement notice.	omplete and sign the attached		
I acknowledge receipt of the Guide to Health Insurance for People with Medicare and the Outline of Coverage.			
I have read all the information and have answered all questions to the best of my ability.			
Signature of applicant	Today's date		
X			

Note: if you are signing as the legal representative for the applicant, please enclose a copy of the appropriate legal documentation.

# !!! IMPORTANT: Be Sure to Return the Entire Application!!!

#### Continue to the next page for the Replacement Notice



#### For producer use only

Be sure to return this page to us even if you do not have a producer.

If this application is being submitted through a producer, they must complete the information below and the attached Notice of Replacement, if appropriate. If all questions are not answered completely, the application will be returned.

Completion of this section by a producer is require	d.
List any other medical or health insurance p	olicies sold to the applicant
2. List policies sold which are still in force	
3. List policies sold in the past five years which	n are no longer in force.
Producer name (please print)	Premera producer number (5 digits)
Producer email address	Producer phone number
Producer signature	Date

# ALASKA Notice to Applicant Regarding Replacement of Medicare Supplement or Medicare Advantage Coverage

P.O. Box 327 Seattle, WA 98111-0327



Applicant last name First name Subscriber ID number

#### Save this notice! It may be important to you in the future!

According to your application, you intend to terminate existing Medicare supplement or Medicare Advantage insurance and replace it with a contract to be issued by Premera Blue Cross Blue Shield of Alaska. Your new contract will provide 30 days within which you may decide, without cost, whether you desire to keep the contract.

You should review this new coverage carefully. Compare it with due consideration, you find that purchase of this Medicare supply your present Medicare supplement or Medicare Advantage cove	lement coverage is a wise decision, you should terminate	
coverage you have that may duplicate this contract.	,	
Statement to applicant by issuer, producer or other representative		
I have reviewed your current medical or health insurance covera contract will not duplicate your existing Medicare supplement o terminate your existing Medicare supplement coverage or leave	r Medicare Advantage coverage because you intend to	
The replacement contract is being purchased for the following reason (please check one):		
☐ Additional benefits ☐	Fewer benefits and lower premiums	
<ul> <li>□ No change in benefits, but lower premiums</li> <li>□ Disenrollment from a Medicare Advantage Plan.</li> <li>Please explain reason for disenrollment:</li> </ul>	Plan has outpatient prescription drug coverage and I am enrolling in Part D	
☐ Other (please specify):		
(1) Health conditions that you might presently have (pre-existing conditions) may not be immediately or fully covered under the new contract. This could result in denial or delay of a claim for benefits under the new contract, whereas a similar claim might have been payable under your present policy.		
(2) State law provides that your replacement contract may not contain new pre-existing conditions, waiting periods, elimination periods or probationary periods. Premera Blue Cross Blue Shield of Alaska will waive any time periods applicable to pre-existing conditions, waiting periods, elimination periods, or probationary periods in the new contract to the extent such time was spent (depleted) under the original policy.		
(3) If you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical and health history. Failure to include all material medical information on an application may provide a basis for the company to deny any future claims and to refund your subscription charges as though your contract had never been in force.		
After the application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded.		
Do not cancel your present policy until you have received your new contract and are sure that you want to keep it.		
Signature of producer or representative (signature not required for direct response sales)	Printed name and address of producer or representative	
X		
Applicant's signature	Date	

X

#### Notice of availability and nondiscrimination 800-508-4722 | TTY: 711

Call for free language assistance services and appropriate auxiliary aids and services.

Tumawag para sa mga libreng serbisyo ng tulong sa wika at angkop na mga karagdagang tulong at serbisyo.

Llame para obtener servicios gratuitos de asistencia lingüística, y ayudas y servicios auxiliares apropiados.

무료 언어 지원 서비스와 적절한 보조 도구 및 서비스를 신청하십시오.

Hu thov kev pab txhais lus pub dawb thiab lwm yam khoom pab dawb thiab kev pab cuam ua tsim nyog.

Звоните для получения бесплатных услуг по переводу и других вспомогательных средств и услуг.

呼吁提供免费的语言援助服务和适当的辅助设备及服务。

呼籲提供免費的語言援助服務和適當的輔助設備及服務。

Vala'au mo auaunaga tau fesoasoani mo gagana e leai ni totogi ma fesoasoani fa'aopo'opo talafeagai ma auaunaga. ໂທເພື່ອຮັບການບໍລິການຊ່ວຍເຫືອດ້ານພາສາ ແລະ ການບໍລິການ ແລະ ການຊ່ວຍເຫືອພິເສດທີ່ເໝາະສົມແບບບໍ່ເສຍຄ່າ.

無料言語支援サービスと適切な補助器具及びサービスをお求めください。

Tumawag para kadagiti libre a serbisio iti tulong iti pagsasao ken dagiti nakanada nga aid ken serbisio iti komunikasion.

Gọi cho các dịch vụ hỗ trợ ngôn ngữ miễn phí và các hỗ trợ và dịch vụ phụ trợ thích hợp.

Звертайтесь за безкоштовною мовною підтримкою та відповідними додатковими послугами.

ติดต่อขอบริการช่วยเหลือด้านภาษาฟรีพร้อมความช่วยเหลือและบริการอื่น ๆ เพิ่มเติม

Fordern Sie kostenlose Sprachunterstützungsdienste und geeignete Hilfsmittel und Dienstleistungen an.

Zadzwoń, aby uzyskać bezpłatną pomoc językową oraz odpowiednie wsparcie i usługi pomocnicze.

Rele pou w jwenn sèvis asistans lengwistik gratis ak èd epi sèvis oksilyè ki apwopriye.

Appelez pour obtenir des services gratuits d'assistance linguistique et des aides et services auxiliaires appropriés.

Ligue para serviços gratuitos de assistência linguística e auxiliares e serviços auxiliares adequados.

Chiama per i servizi di assistenza linguistica gratuiti e per gli ausili e i servizi ausiliari appropriati.

اتصل للحصول على خدمات المساعدة اللغوية المجانية والمساعدات والخدمات المناسبة. براى خدمات كمك زباني رايگان و كمكها و خدمات امدادى مقتضى، تماس بگيريد.

Discrimination is against the law. Premera Blue Cross Blue Shield of Alaska (Premera) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex characteristics, intersex traits, pregnancy or related conditions, sexual orientation, gender identity, and sex stereotypes. Premera does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex. Premera provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). Premera provides free language assistance services to people whose primary language is not English, which may include qualified interpreters and information written in other languages. If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact our Civil Rights Coordinator. If you believe that Premera has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Civil Rights Coordinator — Complaints and Appeals, PO Box 91102, Seattle, WA 98111, Toll free: 855-332-4535, TTY: 711, Fax: 425-918-5592, Email Appeals Department Inquiries @Premera.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.isf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Ave SW, Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

