



STATE OF WEST VIRGINIA

Offices of the Insurance Commissioner

Earl Ray Tomblin
Governor

Michael D. Riley
Insurance Commissioner

January 5, 2017

The Honorable Earl Ray Tomblin
Governor, State of West Virginia
Office of the Governor
1900 Kanawha Boulevard, East
Charleston, WV 25305

Dear Governor Tomblin:

Pursuant to W.Va. Code §33-2-16 (d), I am pleased to submit the annual report on the activities of the Office of the Consumer Advocate at the WV Insurance Commission for calendar year 2016. Should you have any questions please contact me at 304-558-3864.

Respectfully,

Dennis V. Garrison III, Director
Office of the Consumer Advocate

DVG/vms

cc: Aaron Allred, Legislative Manager (via post on Auditor's Agency Report site)
Mike Riley, Insurance Commissioner
Clerk of the Senate (via email senate.clerk@wvsenate.gov)
Clerk of the House of Delegates (via email house.clerk@wvhouse.gov)



West Virginia Office of Consumer Advocate Offices of the WV Insurance Commissioner 2016 Annual Report

To the Honorable Governor Earl Ray Tomblin:

The purpose of this Annual Report is to comply with W.Va. Code §33-2-16 (d) which reads:

(d) On or before the first day of each regular session of the Legislature, the Director [Office of Consumer Advocacy] shall file with the Governor, the Clerk of the Senate and the Clerk of the House of Delegates a report detailing the actions taken by the division in the preceding calendar year.

On November 27, 2007, the undersigned was appointed as the Director of the Office of the Consumer Advocate. During 2008, the Office of the Consumer Advocate was fully staffed. Since 2008, the Office of the Consumer Advocate has not been fully staffed due to the untimely death of a staff member, retirements and statewide governmental budget cuts and belt tightening. Presently, the Nurse III position, Secretary II and the Financial Analyst positions are vacant.

The Office of the Consumer Advocate is presently staffed with the Director, Attorney II, Paralegal and Investigator II. Even with staff shortages, the Office of the Consumer Advocate has maintained a good working relationship with the West Virginia Offices of the Insurance Commissioner while still providing zealous representation for numerous West Virginia insurance consumers.

In 2016, the Office of Consumer Advocate served the interests of the West Virginia insurance consumer and fulfilled the expanded duties conferred upon the Office in the tort reform measures passed in 2005 in Senate Bill 418. A large portion of the Office of the Consumer Advocate's time and resources was devoted to first and third party administrative hearings.

During 2016, the efforts of the Office of the Consumer Advocate on behalf of West Virginia insurance consumers yielded financial awards totaling \$119,199.61 which go directly into the pocket of the consumer as well as a number of other important settlements and regulatory orders directly benefiting the West Virginia insurance consumer.

During the undersigned's entire tenure, the Office of the Consumer Advocate has been involved in obtaining financial settlements totaling \$3,756,865.94 on behalf of West Virginia insurance consumers. These awards go directly into the pocket of the consumer. The Office of the Consumer Advocate is very proud of this accomplishment.

In the health care arena in 2016, the Office of the Consumer Advocate reviewed 97 Certificate of Need Applications. The Office of the Consumer Advocate was previously charged with reviewing Rate Review Applications before the West Virginia Health Care Authority. Subsequent to passage of SB 68, the WV Health Care Authority's ability to establish and regulate hospital rates ceased in 2016. As such, the Office of the Consumer Advocate does not review Rate Review Applications any more. Furthermore, the Office of the Consumer Advocate continues to investigate matters related to the cost of health insurance, including the practice of hospital discount rate contracts and other methods to foster competition among health insurance companies to facilitate a reduction in costs for consumers.

The Office of the Consumer Advocate attended many State conferences and State festivals as a means of interacting with and disseminating information to West Virginia insurance consumers. State festivals attended in 2016 include the West Virginia Festival, The State Fair, the Pumpkin Festival, the West Virginia Forest Festival, and the WV Hunting Show.

Further, the Office of the Consumer Advocate participated in telephonic conferences with numerous state insurance consumer advocates from across the nation in an effort to network and gather information that can be used to provide better representation to West Virginia insurance consumers. In addition, the Office of the Consumer Advocate, along with other members of the West Virginia Offices of the Insurance Commissioner (WVOIC), participated in telephonic conferences with other states and federal officials regarding the Affordable Health Care Act.

The Office of the Consumer Advocate participated in mandatory continuing legal education with a focus on insurance and consumer related education.

The Office of the Consumer Advocate kept abreast of any legislation that would affect West Virginia Consumers. Representatives from the Office of the Consumer Advocate reviewed legislation and attended legislative hearings in both the House of Representatives and the Senate.

The Office of the Consumer Advocate also kept abreast of any cases before the West Virginia Supreme Court of Appeals regarding insurance law issues. The Consumer Advocate read any pertinent opinions and attended oral arguments at the Supreme Court chambers when insurance related cases were on the Court's docket.

Finally, the Office of the Consumer Advocate maintained progress toward the ongoing long term goal of consumer outreach and education. Said goal will be achieved by direct

and media outreach to consumers and by setting up information booths across the state at fairs and festivals such as: The State Fair, the Pumpkin Festival, the West Virginia Forest Festival, and the WV Hunting Show.

Representing Consumers in First and Third Party Administrative Hearings

In 2016, the Office of the Consumer Advocate provided formal representation to insurance consumers in 27 consumer complaints before the West Virginia Insurance Commission. 19 of these complaints these complaints were third party complaints and the remaining 8 were first party complaints. First party complaints are complaints filed by a consumer against their own insurer, while third party complaints are complaints filed by a consumer against another person's insurer. In addition to formal representation, it should be noted that the Office of the Consumer Advocate also assisted and advised hundreds of West Virginia consumers throughout the year be it via email inquiries, telephonic inquiries, office visits, or other means. This assistance has directly benefited those consumers and in many cases has resolved the consumers' insurance issues or queries without requiring the filing of an actual consumer complaint with the WVOIC.

Whenever a case is received by the Office of the Consumer Advocate, it is evaluated carefully. A number of different things can occur at this time including, but not limited to; the consumer can opt to not request representation; a consumer can request representation, but after careful review of the case the Office of the Consumer Advocate can decline to represent; the consumer can request representation and the Office of the Consumer Advocate can accept; or the Office of the Consumer Advocate can assist the consumer in finding and obtaining private counsel because the damages in the matter merit a civil lawsuit.

The Office of the Consumer Advocate is proud of the representation that it has provided to consumers. Further, the Office of the Consumer Advocate is also proud of the countless hours that have been spent assisting consumers in evaluating their claims and assisting them in exploring all of their options including possible retaining private counsel when it is in their best interests. This assistance has directly benefited hundreds of consumers every year and in many cases has resolved the consumer's insurance issuers or queries without requiring the filing of a formal consumer complaint.¹

Third Party Complaints

A total of \$49,824.61 was awarded directly to West Virginia Consumers in the form of settlements in 7 of the 19 third party complaints that the Office of the Consumer Advocate worked on in 2016.²

In 1 consumer complaint cases, the Office of the Consumer Advocate either declined to represent after conducting a full investigation of the case and finding no Unfair Trade Practices Violations and/or the consumer withdrew their claim after the Office of the Consumer Advocate conducted a full investigation and could find no violations of the Unfair Trade Practices Act.

In 4 consumer complaint cases, the consumer opted to obtain private counsel for representation.

In 4 consumer complaint cases, the matter went to a full hearing before the Insurance Commissioner and the Commissioner ruled against the consumer.

¹ A detailed breakdown of the work performed by the Office of the Consumer Advocate each week is available for review.

² Some settlements were made in conjunction with private counsel and were confidential. The grand total of all settlements is reflected. That being said, specific settlement amounts in some of the cases are not listed due to the confidentiality requirements.

In 3 consumer complaint cases, the matters are still pending and are either awaiting hearing or are awaiting final order or appealed to Circuit Court.

First Party Complaints

A total of \$69,375.00 was awarded directly to West Virginia consumers in the form of settlements in 6 of the 8 first party complaints that the Office of the Consumer Advocate worked on in 2016.³

In 2 consumer complaint cases, the Office of the Consumer Advocate either declined to represent after conducting a full investigation of the case and finding no Unfair Trade Practices Violations and/or the consumer withdrew their claim after the Office of the Consumer Advocate conducted a full investigation and could find no violations of the Unfair Trade Practices Act.

THIRD PARTY COMPLAINTS

HANDLED BY THE OFFICE OF THE CONSUMER ADVOCATE IN 2016

RESPONDENT	THIRD PARTY COMPLAINTANT	RESOLUTION
Atlantic Specialty Insurance Company	Lee Ann Campbell	Went to hearing and commissioner ruled against the consumer
Atlantic Specialty Insurance Company	Henry & Lucy Alvarez	Went to hearing and commissioner ruled against the consumer
Atlantic Specialty Insurance Company	Lee Ann Campbell	Went to hearing and commissioner ruled against the consumer
National Union Fire Insurance Company of Pittsburgh, Pa.	Mary Reed	Settlement - \$5,000.00
National Liability & Fire Insurance Company	Ralph Bass	Settlement – (confidential)
Atlantic Specialty Insurance Company	Gary Lake	Settlement - \$25,000.00
Atlantic Specialty Insurance Company	Thomas Knapp	Went to hearing and commissioner ruled against the consumer

³ Some settlements were made in conjunction with private counsel and were confidential. The grand total of all settlements is reflected. That being said, specific settlement amounts in some of the cases are not listed due to the confidentiality requirements.

Grange Mutual Casualty Company	Janet Rejonis	Settlement - \$7,381.33
Safeco Insurance Company of America	Charles Martin	Settlement - \$2,693.28
Permanent General Assurance Corporation	Angela Beale	Consumer withdrew complaint
Government Employees Insurance Company	Archie Stevey	Settlement - \$4,000.00
Progressive Max Insurance Company	Oscar Blaine Shepherd	Settlement - \$5,000.00
Progressive County Mutual Insurance Company	Joseph R. Cantrell	Pending
Amerisure Mutual Insurance Company	Roy Nutter	Private Counsel
Dairyland Insurance Company	Darrell Pearson	Private Counsel
HARCO National Insurance Company	Mary Williams	Private Counsel
Old Republic Insurance Company	Edward Biser	Private Counsel
GEICO	Scott Stead, Jr.	Pending
Safeco Insurance Company of America	Richard Leeson	Pending

FIRST PARTY COMPLAINTS
HANDLED BY THE OFFICE OF THE CONSUMER ADVOCATE IN 2016

RESPONDENT	FIRST PARTY COMPLAINTANT	RESOLUTION
Nationwide Insurance Company of America	James R. Downes, Jr.	Settlement - (confidential)
American Family Home Insurance Company	Donna VanTassell	Settlement - \$3,625.00
Allstate Insurance Company	Amy Rife	Settlement - \$14,000.00
GEICO Choice Insurance Company	Francis Martin	Declined to represent after full investigation
Encompass Insurance Company of America	Ronald and Mary Breault	Settlement - (confidential)
W. Va. Insurance Company	Barbara Fisher	Settlement - \$4,000.00
American Modern Select Insurance Company	Tanweer Abbas	Declined to represent after full investigation
Transamerica Premier Life Insurance Company	Tammy Rockel	Settlement - \$250.00

Certificate of Need Review

The Office of the Consumer Advocate participated in the review of Certificate of Need (CON) applications before the Health Care Authority. All health care providers must obtain a CON from the West Virginia Health Care Authority to develop, add, or acquire new health care facilities and equipment. The Office of the Consumer Advocate reviews all CON applications and may intervene for the interests of West Virginia residents in the Health Care Authority's CON review process. The Office of the Consumer Advocate carefully reviewed and considered the following 97 CON applications:

CERTIFICATE OF NEED - January 2016

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
WO Holdings, LLC	15-9-10677-X	Exemption application for Blue Ridge Nursing, LLC	Less than \$2,000,000
Bio-Medical Applications of West Virginia, Inc. d/b/a FMC Charles Town	15-9-10687-R	Add four dialysis stations to FMC Charles Town facility	\$1,292,694.00
Change, Inc.	15-11-10639-X/P	Family Medical Care Community Health Center - Newell	\$1,000,000.00
Camden-Clark Physician Corporation	15-5-10629-X/P	Primary Care Services at Westbrook	\$10,000.00
Pinnacle Treatment Centers, Inc.	15-6-10700-A	Acquisition of Valley-Alliance Treatment Services, Inc.	\$3,470,000.00
Buckthorn Holdings, LLC	15-6-10694-NH	Bridgeport Health Care Center, LLC replacement facility	\$11,000,000.00
Monongalia County General Hospital Company	15-6-10632-P	Primary Care Fairmont	\$25,000.00
Bio-Medical Applications of West Virginia, Inc d/b/a Fresenius Medical Care Roane County	16-5-10718-R	Dialysis facility	\$800,000.00
Seneca Health Services, Inc.	16-4-10719-P	Seneca Primary Care Center	\$30,000.00
United Physicians Care, Inc.	16-6-10722-H	ER and Hospitalist Services at Grant Memorial Hospital	\$10,000.00

CERTIFICATE OF NEED – February 2016

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
West Virginia Home Health LLC	15-9-10685-Z	Home Health Agency for Berkeley and Jefferson Counties	\$47,750.00
South Charleston Center LLC Vine Properties LLC	16-3-10738-NH	Post-Acute Care Facility on Thomas Memorial Hospital Campus	\$16,500,000.00
Monongalia County General Hospital	16-6-10736-P	Ambulatory Care Center Harrison County	\$25,000.00

CERTIFICATE OF NEED – March 2016

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Stonerise Reliable Healthcare LLC	16-6/10-10720-X	Home health agency operated by Reliable Healthcare Solutions	\$950,000.00
Stonerise at Home Holdings LLC Stonerise Home Health Services LLC	16-3-10732-X	Acquisition of home health agency operated by Thomas Memorial Hospital	\$1,560,000.00
Wheeling Hospital	16-10-10573-NH	CCC Replacement Facility	\$33,710,000.00
West Virginia United Health System, Inc.	16-10-10751-A	Acquisition of Reynolds Memorial Hospital	\$15,000,000.00

CERTIFICATE OF NEED – April 2016

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Westbrook Health Services, Inc.	16-5-10778-P	Primary Care Services at Westbrook	\$10,000.00
New Life Clinics Inc.	15-3-10708-BH	Behavioral Health Center	\$44,000.00
New Life Clinics, Inc.	15-9-10710-BH	Behavioral Health Center	\$0
New Life Clinics, Inc.	15-5-10709-BH	Behavioral Health Center	\$50,000.00
Capital Caring, Inc.	16-6-10783-A	Acquisition of Hospice Care Corporation	\$7,400,000.00

CERTIFICATE OF NEED - May 2016

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Genesis Eldercare Rehabilitation Services, LLC	16-1/2/3/4/5/6/7-10782-P	Professional Outpatient Therapy Services	\$25,000.00
Genesis Eldercare Rehabilitation Services, LLC	16-9-10781-P	Professional Outpatient Therapy Services Berkeley & Jefferson Counties	\$25,000.00
Mobile Diagnostic	15-10-10590-	Ownership transfers	\$103,000.00

Imaging, Limited Liability Company	PV/A		
Reynolds Memorial Hospital	15-10-10519-P	Wetzel County Physicians	\$10,000.00
GE Bariatric & Anti-Aging Solutions, Inc.	16-1-10749-X/P	In Shape WV	\$442,756,000 \$2,015 monthly

CERTIFICATE OF NEED – June 2016

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Total Renal Care, Inc.	16-10-10823-A	Wheeling Dialysis Center and New Martinsville Dialysis Facility	\$23,500,000.00
Cabell Huntington Hospital, Inc.	16-2/3-001	Ownership interests of St. Mary's Medical Center	0

CERTIFICATE OF NEED - July 2016

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
United Hospital Center, Inc.	16-7-10831-Z	Home Health Expansion Gilmer & Tucker Counties	\$10,000.00
United Hospital Center, Inc.	16-6-10830-A	MOB Acquisition 2016	\$16,500,000.00
CHANGE, Inc.	16-11-10826-X	Addition of satellite facility	\$1,000,000
VJL Health Services, LLC	16-9-10739-Z	Medicare-certified home health agency	\$37,575.00
Somatus, LLC	16-3-10838-R	Dialysis facility	\$689,567
Highland-Clarksburg Hospital, Inc.	16-6-10827-X	Adult inpatient psychiatric unit	\$20,000
Cabell Huntington Hospital, Inc.	16-2-10840-X	Parking facility on main campus of CHHI	\$10,900,000
Wheeling Hospital, Inc.	16-10-10835-X	Replacement /relocation of cath labs	\$3,500,000.00
Open Minds Recovery Services, Inc.	16-4-10834-X	Residential treatment facility in Mt. Hope, WV	\$100,000.00
Somatus, LLC	16-4-10844-R	Dialysis facility	\$236,211,000.00
Berkeley Medical Center	16-9-10841-X	Ambulatory health care facility	\$105,000.00

CERTIFICATE OF NEED - August 2016

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Ohio Valley Home Health Services, Inc.	16-11-10817-X/PV	Member substitution of existing home health care facility	\$6,500.00
Southwestern Regional Day Report Center	16-2-10845-X	Development of alcohol and drug facility	\$1,000.00
Charleston Area Medical Center, Inc.	16-1-10854-X	Deveopment of ambulatory health care facility	\$1,000.00
Lily's Place	16-2-10856-X	Observation, therapeutic and pharmacologic care to infants	\$0
Lewisburg AID II PROPCO LLC Lewisburg AID II OPCO, LLC	16-3-10849-x	Assisted living residence known as The Seasons	\$3,500,000.00
Charleston AID II PROPCO LLC Charleston AID II OPCO, LLC	16-3-10847-X	Assisted living residence known as Quarry Manor	\$8,000,000.00
Oak Hill AID II PROPCO LLC Oak Hill AID II OPCO, LLC	16-4-10848-X	Assisted living residence known as The Summit	\$1,500,000.00
Scott Depot AID II PROPCO LLC Scott Depot AID II OPCO, LLC	16-3-10850-X	Assisted living residence known as Regency Place	\$8,175,000.00
Charleston Area Medical Center, Inc.	16-3-10855-X	Conversion of 2 medical/surgical beds into 2 intensive care unit beds	\$1,000.00
Reynolds Memorial Hospital	16-10-10858-X	Development of infusion center	\$550,000.00
Roy's Care Home, LLC	16-3-10860-X	Development of 5 bed assisted living facility	\$50,000.00
Rainelle Medical Center	16-4-10857-X	New clinic location	\$0
United Hospital Center, Inc.	16-5/6/7-10869-Z	Home Health Expansion	\$1,500.00
Serenity Place ALF, LLC	16-1-10870-X	Change of ownership	\$0
Addixion Recovery of Kentucky, LLC d/b/a SelfRefind	16-5-10862-X	Behavioral and physical health physicians' office	\$50,000.00

CERTIFICATE OF NEED - September 2016

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
New Life Clinics, Inc.	16-9-10877-X	Development of behavioral health services in Berkeley County	\$30,000.00
New Life Clinics, Inc.	16-3-10875-X	Development of behavioral health services in Kanawha County	\$45,000.00
New Life Clinics, Inc.	16-5-10876-X	Development of behavioral health services in Jackson County	\$30,000.00
Cabell Huntington Hospital, Inc.	16-2-10880-X	Renovation of hospital for long term care beds	\$3,000,000.00
Ohio Valley Medical Center	16-10-10882-X	Outpatients behavioral health services on hospital's campus	\$15,000.00
United Hospital Center, Inc.	16-6-10881-X	Enclosure of hospital's main entrance bridge	\$400,000.00
West Virginia University Hospitals, Inc.	16-6-10878-X	Conversion of 21 licensed beds from psychiatric to medical/surgical	\$102,000.00

CERTIFICATE OF NEED - October 2016

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Beckley Vascular Associates and Vein Care Institute, PLLC	16-1-10893	Installation of x-ray equipment and ultrasound machines	\$1,600,000.00
LG-OHI Holdings GP LLC	16-1/2/3/4/5/6/11-10894-X	Acquisition of real property of 11 skilled nursing facilities	248,291,311
Milestone Senior Living, LLC	16-5-10909-X	Exemption for establishment of assisted living facility	\$0
New Beginnings Drug Treatment Center, Inc.	16-3-10897-X	Provision of behavioral health services	\$10,000.00
Braley & Thompson, Inc.	16-WV-10883-X	Expansion of outpatient services	\$10,000.00
Community Health Systems, Inc. d/b/a AccessHealth	16-1-10884-X	Acquisition of Raleigh Psychiatric Services	\$500,000.00
Community Health Systems, Inc. d/b/a AccessHealth	16-1-10885-X	Acquisition of Northern Greenbrier Health Clinic	\$750,000.00
Community Care of West Virginia, Inc.	16-6-10887-X	Development of School Based Health Center	\$18,000.00
Mercer Nursing & Rehabilitation Center, LLC	16-1-10904-X	Acquisition of 10 licensed nursing home beds from Holbrook Nursing Home, Inc.	\$0
The Village Network	16-10/11-10896-X	Provision of behavioral health services to head start programs	\$15,200.00
Weirton Health Care, Inc.	16-11-10908-X	14 bed addition to Serra Manor in Hancock Co.	\$0
West Virginia	16-6-10879-X	Heart and vascular institute within	\$80,000.00

University Hospitals, Inc.		existing hospital facility of Ruby Memorial Hospital	
New Beginnings Drug Treatment Center, Inc.	16-3-10913-X	Inpatient and outpatient substance abuse services	\$0
Cabell Huntington Hospital, Inc.	16-2-10910-X	Renovation of 3 rd floor to accommodate 9 beds	\$0
Community Care of West Virginia, Inc.	16-6-10886-X	Development of School Based Health Center	\$18,000.00
Weirton Medical Center	16-11-10919-P	Allison school-based primary care services	\$15,000.00

CERTIFICATE OF NEED - November 2016

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Wood County Commission	16-5-10911	Licensed behavioral programs for substance use disorder	\$0
AAA Behavioral Health Services	16-1-10922-X	Behavioral health services provider in McDowell and Wyoming Counties	\$0
Lifeline Addiction Specialists, PLLC	16-4-10924-X	Office Based Medication-Assisted Treatment Program	\$0
CBYW Shepherdstown PropCo LLC	16-9-10927-X	Ownership transfer of Canterbury Center	\$0
CBYW Shepherdstown PropCo LLC	16-4-10926-X	Ownership transfer of Ansted Center	\$0
Charleston Surgical Hospital	16-3-10932-X	Addition of a fifth operating room	\$0
Fairmont Regional Medical Center	16-6-10920-X	Replacement of cardiac catheterization lab equipment	\$0
Greenbrier County Day Report Center	16-4-10941-X	Alcohol and drug outpatient treatment facility	\$0
CBYW Parkersburg PropCo LLC	16-5-10931-X	Transfer of ownership of The Willows Center	\$0
CBYW Marmet PropCo LLC	16-3-10930-X	Transfer of ownership of Marmet Center	\$0
Camden-on-Gauley Medical Center, Inc.	16-4-10944-X	School based health center at Panther Elementary School	\$0
Bridgeport Center LLC	16-3-10938-X	Acquisition of licensed operations of Meadowview Manor Health Care Center, Inc.	\$0
CBYW Sissonville PropCo LLC	16-3-10929-X	Transfer of ownership of Cedar Ridge Center	\$0
CBYW Martinsburg PropCo LLC	16-9-10928-X	Transfer of ownership of Care Haven Center	\$0
Charleston Area Medical Center	16-3-10943-X	Replacement of 3 computed tomography scanners	\$0
Chappell Holding Company LLC	16-3-10939-X	Acquisition of real property and equipment of Meadowview Manor Health Care Center, Inc.	\$0

Anchor Medical, LLC	16-1-10940-X	Office Based Assisted Treatment Program	\$0
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CERTIFICATE OF NEED - December 2016

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
New Beginnings Drug Treatment Center, Inc.	16-3-10937	Provision of behavioral health services	\$0
United Physicians Care, Inc.	16-9-10953-P	Acquisition of Internal Medicine of WV	\$75,000.00

Conclusion

The Office of the Consumer Advocate continues to remain dedicated to providing consumer protection and promoting consumer awareness. Further, the Office of the Consumer Advocate will track trends in the insurance industry and educate West Virginia insurance consumers regarding insurance issues and practices. The Office of Consumer Advocate remains a remarkable resource for West Virginia insurance consumers and will continue to do everything possible to protect citizens and advocate for a fair and accessible insurance marketplace for everyone.



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