



STATE OF WEST VIRGINIA

Offices of the Insurance Commissioner

Allan L. McVey
Insurance Commissioner

January 3, 2019

The Honorable James C. Justice, III
Governor, State of West Virginia
Office of the Governor
1900 Kanawha Boulevard, East
Charleston, WV 25305

Dear Governor Justice:

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 2018. 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)
Allan McVey, 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 2018 Annual Report

To the Honorable Governor James C. Justice II:

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.

Since November 2007, the undersigned has been the appointed Director of the Office of the Consumer Advocate. Until 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 2018, 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 cases.

During 2018, the efforts of the Office of the Consumer Advocate on behalf of West Virginia insurance consumers yielded financial awards totaling \$7,869.97 which go directly into the pocket of the consumer as well as several other important settlements and regulatory orders directly benefiting the West Virginia insurance consumer.

During the entirety of the undersigned's tenure, the Office of the Consumer Advocate has been involved in obtaining financial settlements totaling \$3,837,845.89 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 2018, the Office of the Consumer Advocate reviewed 189 Certificate of Need Applications. The Office of the Consumer Advocate was also 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 2017. As such, the Office of the Consumer Advocate does not continue to review Rate Review Applications any more.

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 2018 include the Strawberry Festival, the State Fair, the Pumpkin Festival, the Forest Festival, and the WV Hunting Show.

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. When needed, representatives from the Office of the Consumer Advocate reviewed legislation and attended or watched via live web camera 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 or watched via live web camera 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 goal of consumer outreach and education. The Office achieved progress by fielding hundreds of calls and contacts from consumers. These contacts were responded to directly and/or referred to the proper agency for response. Further, outreach was achieved by direct contact with consumers at by setting up information booths across the state at fairs and festivals such as: The Strawberry Festival, 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 2018, the Office of the Consumer Advocate provided formal representation to insurance consumers in fourteen (14) consumer complaints before the West Virginia Insurance Commission. Eight (8) of these complaints these complaints were third party complaints and the remaining six (6) 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 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

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

Third Party Complaints

The Office of the Consumer Advocate actively worked eight (8) third party cases in 2018. The results of said cases are as follows:

A total of \$1,869.97 was awarded directly to West Virginia Consumers in the form of settlements in 1 of the consumer complaints.

In 3 consumer complaint cases, the consumer opted to obtain private counsel for representation.

In 1 consumer complaint case, the matter went to a hearing and parties agreed that the consumer would withdraw the consumer complaint if the insurance company would re-evaluate the claim using additional information that had been obtained during the litigation.

In 2 consumer complaint cases, the Consumer opted to withdraw the claim after discussions had occurred between the insurance company, the consumer advocates office and the consumer.

In 1 consumer complaint case, the matters are still pending and are still awaiting hearing.

First Party Complaints

A total of \$6,000 was awarded directly to West Virginia consumers in the form of settlements in 1 of the 6 first party consumer complaints.

In 1 consumer complaint cases, the Hearing Examiner dismissed the claim after a full hearing on the merits.

In 1 consumer complaint, the Consumer opted to withdraw the claim after discussions had occurred between the insurance company, the consumer advocates office and the consumer.

In 2 consumer complaint cases, the Consumer Advocate's office declined to represent the consumer after a full investigation of the matter.

In 1 consumer complaint case, the matters are still pending and are either awaiting hearing or are awaiting final order or appealed to Circuit Court.

THIRD PARTY COMPLAINTS

HANDLED BY THE OFFICE OF THE CONSUMER ADVOCATE IN 2018

RESPONDENT	THIRD PARTY COMPLAINTANT	RESOLUTION
Liberty Mutual Fire Insurance Company	Gary Hughes	Settlement
Plaza Insurance Company	John Wheeler	Consumer withdrew complaint
Gateway Insurance Company	Terry Crickard	Consumer retained private counsel
Illinois National Insurance Company	Carla Osborn	Consumer retained private counsel
GEICO Choice Insurance Company	Marilyn Rodriguez	Consumer withdrew complaint after a hearing and insurance company agreed to re-evaluate the claim
GEICO Choice Insurance Company	Jeannie Schwertfeger	Consumer withdrew complaint
State Farm Mutual Automobile Insurance Company	Kurt Skasik	Consumer retained private counsel
Nationwide Mutual Insurance Company	Dominique Cureton	Pending

FIRST PARTY COMPLAINTS
HANDLED BY THE OFFICE OF THE CONSUMER ADVOCATE IN 2018

RESPONDENT	FIRST PARTY COMPLAINTANT	RESOLUTION
Depositors Insurance Company	Carl C. Piercy	Hearing examiner dismissed the claim after a full hearing on the merits
Encompass Home and Auto Insurance Company	Linda McGavisk	Consumer withdrew complaint
QBE Insurance Company	Norman P. Jefferson	Declined to represent after a full investigation
Northwestern Mutual Insurance Company	Charles Bittinger	Declined to represent after a full investigation
Transamerica Premier Life Insurance Company	Gary and Sandy Sloan	Settlement
Allstate Insurance Company	Ward Murray	Matter is still pending

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 189 CON applications:

CERTIFICATE OF NEED - January 2018

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Lewisburg AID II OPCO LLC d/b/a Seasons Place	17-4-11229-X	Exemption, transfer of indirect ownership interests	\$0
Oak Hill AID II OPCO LLC d/b/a Oak Hill Place	17-4-11230-X	Exemption, transfer of indirect ownership interests	\$0
Scott Depot AID II OPCO LLC d/b/a Rolling Meadows Place	17-3-11231-X	Exemption, transfer of indirect ownership interests	\$0
Charleston AID II OPCO LLC d/b/a Kanawha Place	17-3-11228-X	Exemption, transfer of indirect ownership interests	\$0
Raleigh General Hospital	17-1-11254-P	Raleigh General Orthopedic Surgeon Practice	\$100,000.00
United Hospital Center, Inc.	17-6-11256-P	Fairmont Specialty Physicians	\$14,000.00
LHC Group, Inc.	17-2-11255-A	All stock, noncash acquisition and merger	\$596,000.00
West Virginia University Hospitals, Inc.	17-6-11240-X	Exemption, review for construction of parking garage for employees	\$0
Berkeley Medical Center	11235-X	Exemption, renovation and expansion of surgery suites	\$0
West Virginia University Hospitals, Inc.	17-6-11245-X	Exemption, acquisition of property near hospital campus	\$0
Recover Together, Inc. d/b/a Groups	17-5-11243-X	Office based medication-assisted treatment program	\$0
Recover Together, Inc. d/b/a Groups	17-10-11242-X	Office based medication-assisted treatment program	\$0
Recover Together, Inc. d/b/a Groups	17-5-11241-X	Office based medication-assisted treatment program	\$0
Recover Together, Inc. d/b/a Groups	17-3-11244-X	Office based medication-assisted treatment program	\$0
Coplin Health Systems	17-5-11246-X	Expansion of community-based nonprofit organization	\$0
Weirton Dialysis Center, LLC	17-11-11253-X	Kidney disease treatment center	\$0
Lincoln County Primary Care Center, Inc. d/b/a Southern West Virginia Health System -- Madison	17-3-11258-X	Community-based nonprofit to provide primary care and geriatric services	\$0
West Virginia University Hospitals, Inc.	17-6-11239-X	Blanchette Rockefeller Neurosciences Institute and MRI unit for research	\$0
Berkeley Medical Center	17-9-11263-P	Acquisition of Jefferson Internal Medicine Practice	\$83,000.00

CSI Community Services, Inc.	18-3-11271-PC	Personal Care Services	\$0
WV IL-AL Investors, LLC	17-3-11238-X	Assisted living facility in Charleston, WV	\$0
Belington Community Medical Services Association, Inc.	17-7-11250-X	Add The Myers Clinic, Inc. as new service delivery site	\$0
Mental Health Balance & Development	17-5-11249-X	Outpatient behavioral services to residents of Wood County	\$0
Children's Hospital of Pittsburgh of UPMC	18-6-11274-P	Ambulatory care center for pediatric services	\$212,682.00
Kentucky Homecare Parent Inc. Kentucky Homecare Holdings, Inc.	18-1/2/3/4/5/6-11277-A	Acquisition of Gentiva Health Services, Inc.	\$50,639,325

CERTIFICATE OF NEED – February 2018

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Hospital Development Co. d/b/a Roane General Hospital	18-5-11280-P	Ambulatory care building	\$7,000,000
Clay Battelle Health Services Association	17-6-11260-X	Outpatient psychiatry and medication assisted treatment	\$0
St. George Medical Clinic, Inc.	17-7-11251-X	Provision of substance abuse services	\$0
Paramount Senior Living at Ona LLC	18-2-11270-X	Assisted living services	\$0
St. George Medical Clinic, Inc.	18-7-11265-X	Behavioral health services	\$0
St. George Medical Clinic, Inc.	18-7-11264-X	Behavioral health services	\$0
Linx Community Services, LLC	18-5/10-11291-BH	IDD Waiver Behavioral Health Center	\$13,000.00
Heart 2 Heart Volunteers, Inc.	18-10-11288-X	Residential treatment facility in Wheeling, Ohio Co.	\$0
Mountaineer Behavioral Health	18-9-11284-X	Residential substance abuse treatment facility in Berkeley Co.	\$0
Reynolds Memorial Hospital, Inc.	18-10-11275-X	Development of birthing center in the hospital	\$0
Falvo Detox and Rehabilitation, Inc.	18-2-11266-X	Substance abuse detox and recovery facility in Wayne Co.	\$0
Monroe County Health Center	18-1-11269-X	Primary care site in Summers Co.	\$0
Mullens Manor, Inc. d/b/a Rose Manor	18-1-11287-X	Assisted living facility in Wyoming Co.	\$0

West Virginia University Hospitals, Inc.	18-6-11297-H	Women and Children's Hospital	\$215,000,000
Edgewood Summit, Inc.	18-3-11267-X	Renovation of apartment at The Ridgemoor	\$0
Countryside Assisted Living, LLC	18-9-11273-X	865 square foot addition to Berkeley Station Road site	\$0

CERTIFICATE OF NEED – March 2018

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
West Virginia University Hospitals, Inc.	18-6-11300-P	Mobile Lung Cancer Screening	\$1,282,000
St. George Medical Clinic, Inc.	18-7-11298-X	On-site radiology services	\$0
The Board of Child Care of the United Methodist Church, Inc.	18-9-11289-X	Addition of 10 licensed residential child care beds	\$0
McDowell County Alternative Sentencing Program	18-1-11296-X	Outpatient behavioral facility	\$0
Stonerise Reliable Healthcare LLC	18-7/8-11305-Z	Expansion of Home Health Services	\$10,000
St. Joseph's Hospital of Buckhannon, Inc.	18-7-11319-P	Podiatric Outreach Clinic - Flatwoods	\$10,000
Appalachian Regional Healthcare, Inc.	18-1-11318-P	ARH gastroenterology	\$80,410.00
Appalachian Regional Healthcare, Inc.	18-1-11317-P	ARH Beaver Family Clinic	\$63,123.00
Tri-State Addiction Recovery Resources	18-2-11295-X	Outpatient behavioral health and substance abuse services	\$0
EC Opco Martinsburg LLC	18-9-11292-X	Control change in licensed owner of Elmcroft	\$0
Change, Inc.	18-11-11307-X	School-based health center in Brooke Co.	\$0
Sugar Grove MBH-GA, LLC	18-8-11316-X	28-day residential drug treatment program	\$0
Lots of Hearts Home Care, LLC	18-3-11325-Z	In home health care agency	\$10,000
LifeChangers Outreach d/b/a LifeChangers Outreach, Inc.	18-1-11315-X	Residential and outpatient behavioral health and substance abuse center	\$0
Hometown Care, LLC	18-6-11334-PC	Hometown Care Personal Care Services	\$1,500.00

CERTIFICATE OF NEED – April 2018

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
St. Joseph's Hospital of Buckhannon, Inc.	18-7-11335-P	Podiatric Outreach Clinic – Weston	\$10,000.00
Jackson General Hospital	18-5-11336-P	Clinic at Fruth Pharmacy	\$80,000.00
Discovery Ridge Recovery Center	18-5-11322-X	Substance abuse treatment and behavioral health services	\$0
Rainelle Medical Center, Inc.	18-4-11312-X	School based health services at Ansted Elementary	\$0
Rainelle Medical Center, Inc.	18-4-11313-X	School based health services at Ansted Middle	\$0
St. Mary's Medical Center	18-2-11327-X	Conversion of medical beds to ICU beds	\$0
United Hospital Center, Inc.	18-7-11343-P	UHC Cardiology at Elkins	\$34,000.00
Sweetbriar Assisted Living, LLC	18-3-11324-X	Acquisition of existing assisted living facility	\$0
Recover Together, Inc. d/b/a Groups	18-1-11331-X	Office based medication-assisted treatment program	\$0
New Hope Counseling Inc..	18-2-11328-X	School-based behavioral health services	\$0
KVC Behavioral Healthcare West Virginia, Inc.	18-5-11321-X	Expansion of Jackson KVC	\$0
Recover Together Inc. d/b/a Groups	18-6-11332-X	Office based medication-assisted treatment program	\$0
New Living Youth Services, LLC	18-3-11329-X	Behavioral health/substance abuse facility for children ages 10-17	\$0
Claire-Frances Health Services LLC (Infusion Solutions)	18-3-11347-P	Ambulatory Infusion Center	\$15,366.39
East Mountain Health Advantage, Inc.	18-9-11348-P	Spring Mills medical office building	\$16,988,000.00
Elder Aide d/b/a Right at Home	18-3-11353-Z	Provision of Home Health Services	\$10,000.00
CSI Community Services, Inc.	18-3-11366-PC	Personal care services	No cost
Bridgeport AL Investors, LLC	18-3/6-11323-X	Assisted living facility	\$0
War Memorial Hospital, Inc.	18-9-11352-P	Establishment of Therapy Services Morgan Co., WV	\$94,000.00

CERTIFICATE OF NEED - May 2018

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
The Renovo Center LLC	18-9-11350-X	Outpatient behavioral health and substance abuse services	\$0
Diversified Assessment & Therapy Services	18-2/3/4-11344-X	Licensed behavioral health office	\$0
Rainelle Medical Center, Inc.	18-1-11340-X	School based behavioral health services	\$0
Rainelle Medical Center, Inc.	18-1-11341-X	School based behavioral health services	\$0
University Physicians & Surgeons, Inc. d/b/a Marshall Health	18-2-11345-X	Pro-Act behavioral health center	\$0
University Physicians & Surgeons, Inc. d/b/a Marshall Health	18-2-11346-X	Project Hope residential behavioral health center	\$0
WomenCare, Inc. d/b/a FamilyCare Health Centers	18-3-11363-X	School based health center at Capital HS	\$0
Guardian Elder Care at Fairmont, LLC	18-6-11365-X	Change of ownership	\$0
Rainelle Medical Center, Inc.	18-4-11364-X	School based primary care services at Davis Stuart	\$0
Wirt County Health Services Association, Inc. d/b/a Coplin Health Systems	18-5-11354-X	Expansion of community-based nonprofit organization	\$0
Lots of Hearts Home Care, LLC	18-3-11372-Z	In home health care agency	\$10,000.00
Community Care of West Virginia, Inc.	18-7-11359-X	Primary care services of Community Care of Weston, II	\$0

CERTIFICATE OF NEED – June 2017

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Charleston Hospital, Inc. d/b/a Saint Francis Hospital	18-3-11369-X	Medication Assisted Treatment Program	\$0
Hospital Development Company d/b/a Roane General Hospital	18-5-11377-H	Ambulatory Care Services Renovation	\$19,000,000
St. Joseph's Hospital of Buckhannon, Inc.	18-7-11393-P	Podiatric Outreach Clinic - Elkins	\$10,000.00
Recover Together Inc. d/b/a Groups	18-3-11384-X	Office based medication-assisted treatment program near St. Albans	\$0

Recover Together Inc. d/b/a Groups	18-4-11388-X	Office based medication-assisted treatment program near Summersville	\$0
Recover Together Inc. d/b/a Groups	18-4-11386-X	Office based medication-assisted treatment program near White Sulphur Springs	\$0
Recover Together Inc. d/b/a Groups	18-7-11387-X	Office based medication-assisted treatment program near Elkins	\$0
Recover Together Inc. d/b/a Groups	18-2-11385-X	Office based medication-assisted treatment program near Logan	\$0
Recover Together Inc. d/b/a Groups	18-6-11380-X	Office based medication-assisted treatment program near Clarksburg	\$0
Recover Together Inc. d/b/a Groups	18-1-11381-X	Office based medication-assisted treatment program near Beckley	\$0
Recover Together Inc. d/b/a Groups	18-10-11382-X	Office based medication-assisted treatment program near Wheeling	\$0
Recover Together Inc. d/b/a Groups	18-6-11383-X	Office based medication-assisted treatment program near Morgantown	\$0
Ten Up Ministries, Inc. d/b/a The Anchor Project	18-3-11376-X	Substance abuse treatment program in Charleston	\$0
Potomac Valley Hospital	18-8-11397-P	Relocation of Wound Care and Diabetic Education	\$48,000.00

CERTIFICATE OF NEED - July 2018

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
New Martinsville Propco, LLC	18-10-11400-X	Skilled nursing facility Wetzel County	\$0
Glenville Propco, LLC	18-7-11399-X	Skilled nursing facility Gilmer County	\$0
Road To Recovery, LLC	18-5-11394-X	Office based medication-assisted treatment program	\$0
WomenCare, Inc. d/b/a FamilyCare Health Centers	18-3-11396-X	School based health center at Stonewall Jackson Middle School	\$0
Pleasant Valley Hospital, Inc.	18-2-11391-X	Conversion of 18 acute care beds to swing beds	\$0
Potomac Valley Hospital	18-8-11398-X	Conversion of 4 licensed medical-surgical/swing beds to ICU beds	\$0
Ronceverte Physician Group, LLC	18-1/4-11402-P	Acquisition of Greenbrier Valley Urology Associates	\$815,000.00
War Memorial Hospital, Inc.	18-9-11404-P	Outpatient Rehabilitation Services	\$10,000.00
Bluefield Clinic Company, LLC	18-1-11410-P	Bluefield Surgical Services	\$100,000
West Virginia University Hospitals, Inc.	18-1/2/3/4/5/6/7/8/9/10-11411-P	Mobile Lung Cancer Screening	\$1,282,000.00

CERTIFICATE OF NEED - August 2018

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Moundville Center, LLC	18-10-11379-X	Acquisition of licensed operations of Mound View Health Center	\$0
Hometown Care	18-6-11418-PC	Personal care services	\$1,500.00
G and G, Inc.	18-9-11417-A	Acquisition of Martinsburg Institute, Inc.	\$4,000,000.00
Chesapeake Healthcare Center, LLC	18-3-11419-P	Ambulatory/Primary Care Component	\$9,000.00
The Evangelical Lutheran Good Samaritan Society, Inc. d/b/a Good Samaritan Society	18-7-11416-P	Provision of outpatient therapy services	\$16,000.00
Raleigh General Hospital	18-1-11424-P	Raleigh General GI Practice	\$50,000.00
RegionalCare Hospital Partners Holdings, Inc.	18-1/2-11425-A	Acquisition of LifePoint Health, Inc.	\$350,000,000.00
Service Station LLC	18-1/2/3/5-11426-BH	IDD Waiver Behavioral Health Center	\$10,000.00
Personal Touch Home Care of W. Va., Inc.	18-2-11421-Z	Home Health Services in Cabell and Wayne County	\$30 million line of credit
Herbert J. Thomas Memorial Hospital Association	18-3-11405-X	Development of Neonatal Transitional Unit	\$0
Chappell Holding Company LLC	18-10-11401-X	Acquisition of owner of real property/equipment of MVHC	\$0
West Virginia University Hospitals, Inc.	18-6-11431-H	Heart Transplant Services	\$1,150,000.00
West Virginia University Hospitals, Inc.	18-6-11429-H	Kidney Transplant Services	\$50,000.00
Chesapeake Healthcare Center, LLC	18-3-11403-X	Office-based medication assisted treatment program	\$0
Synergy Health, Inc.	18-3-11407-X	Behavioral health outpatient services	\$0
West Virginia University Hospitals, Inc.	18-6-11408-X	Reconfiguration of psychiatric beds	\$0

Crittenton Services, Inc.	18-3-11415-X	Behavioral health services	\$0
Camden on Gauley Medical Center, Inc.	18-4-11422-X	Substance abuse services in Summersville, WV	\$0
Reynolds Memorial Hospital, Inc.	18-10-11414-X	Mobile lithotripsy services	\$0
Bishop Maplewood Lessee LLC	18-6-11420-X	Change in ownership of Brooksdale Maplewood	\$0
WomenCare, Inc. d/b/a FamilyCare Health Centers	18-3-11412-X	New health center site	\$0

CERTIFICATE OF NEED - September 2018

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Berkeley Medical Center	18-9-11435-P	Spring Mills outpatient rehabilitation services	\$285,000.00
Charleston Area Medical Center, Inc.	18-3-11434-P	Ambulatory health care facility	\$277,740.00
Community Care of West Virginia, Inc.	18-7-11430-X	Primary care services at WV Wesleyan College	\$0
West Virginia University Hospital, Inc.	18-7-11436-A	Acquisition of Braxton County Memorial Hospital	\$12,500,000.00
Community Health Systems, Inc. d/b/a AccessHealth	18-1-11423-X	Internal medicine clinic	\$0
Wheeling Hospital	18-10/11-11440-A	Home Health Agency operated by Alternative Home Health, Inc.	\$1,420,000.00
Diversified Assessment & Therapy Services	18-2-11454-BH	ICF/IID Group Home	\$23,000.00
Diversified Assessment & Therapy Services	18-3-11455-BH	ICF/IID Group Home	\$32,000.00
RSCR West Virginia, Inc.	18-3-11446-BH	ICF/IID – Kanawha County Group Home 2	\$45,000.00
RSCR West Virginia, Inc.	18-3-11444-BH	ICF/IID – Kanawha County Group Home 1	\$45,000.00
RSCR West Virginia, Inc.	18-3-11443-BH	ICF/IID – Putnam County Group Home	\$45,000.00
RSCR West Virginia, Inc.	18-7-11445-BH	ICF/IID – Barbour County Group Home	\$45,000.00
VOCA Corporation of West Virginia, Inc.	18-1-11442-BH	ICF/IID – Wyoming County Group Home	\$45,000.00
VOCA Corporation of West Virginia, Inc.	18-1-11441-BH	ICF/IID –Summers County Group Home	\$45,000.00
Starlight Behavioral Health	18-3-11447-BH	4 Bed Adult Transitional ICF/IID Group Home	\$124,000.00

Starlight Behavioral Health	18-3-11448-BH	4 Bed Adult Transitional ICF/IID Group Home	\$124,000.00
REM West Virginia, LLC	18-4-11449-BH	ICF/IID 4 bed facility	\$200,000.00
REM West Virginia, LLC	18-11-11450-BH	ICF/IID 4 bed facility	\$200,000.00
REM West Virginia, LLC	18-3-11451-BH	ICF/IID 4 bed facility	\$200,000.00
REM West Virginia, LLC	18-9-11452-BH	ICF/IID 4 bed facility	\$200,000.00
REM West Virginia, LLC	18-3-11453-BH	ICF/IID 4 bed facility	\$200,000.00
Valley Health Systems, Inc.	18-2-11432-X	Provider Response Organization for Addition Care and Treatment	\$0
Rainelle Medical Center, Inc.	18-4-11437-X	New FQHC site in Greenbrier Co.	\$0
Personal Touch Home Care of W.Va., Inc.	18-6/7-11459-Z	Home Health Services	\$64,000.00
Personal Touch Home Care of W.Va., Inc.	18-9-11458-Z	Home Health Services	\$47,000.00

CERTIFICATE OF NEED - October 2018

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
United Hospital Center, Inc.	18-6-11462-P	Fairmont Oncology	\$153,500.00
New Horizons Therapy Services, LLC	18-3-11457-X	Behavioral health services	\$0
Charleston Area Medical Center, Inc.	18-3-11463-P	Ambulatory health care facility	\$2,438,000.00
Charleston Area Medical Center, Inc.	18-5-11464-P	Ambulatory health care facility	\$700,000.00
Providence Holdings, LLC	18-2-11465-X	Acquisition of Fairhaven OpCo, LLC	\$0
Wetzel County Hospital Association	18-10-11470-P	New Martinsville Family Medicine	\$15,000.00
Prompt Care, Inc.	18-1-11471-A	Acquisition of physician owned facility from estate	\$400,000.00
Sandord	18-7-11461-X	Affiliation with The Evangelical Lutheran Good Samaritan Society	\$0
Hospice Care Corporation d/b/a West Virginia Caring	18-4/5/6/7/10-11472-A	Removal of Corporate Member	\$7,400,000.00
CTR Partnership, L.P.	18-2-11469-X	Acquisition of real property Madison Park Healthcare	\$0

CERTIFICATE OF NEED - November 2018

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Safe Haven Care Services, LLC	18-1/2/3/4/5/7-11480-BH	Provide individuals with intellectual and development disabilities	\$1,500.00
Fresenius Medical Care HIMG Dialysis Center, LLC d/b/a FMC River Hills	18-11485-R	Expand existing facility by adding four dialysis stations	\$491,420.00
Camden-Clark Memorial Hospital Corporation Camden-Clark Physician Corporation	18-5-11487-P	WVU Medicine Specialty Clinic and Diagnostic Center	\$166,000.00
Lifeline Addiction Psychiatric and Wellness Clinic	18-4-11473-X	OMBAT program/outpatient mental healthcare center	\$0
Mercer Nursing & Rehabilitation Center, LLC	18-1-11482-X	Acquisition/relocation of beds from McDowell Nursing	\$0
Bridgeport Health Care Center, LLC	18-6-11483-X	Acquisition/relocation of beds from Taylor Health Care Center	\$0
West Virginia University Hospitals, Inc.	18-6-11478-X	Construction of parking garage near hospital campus	\$0
Board of Child Care of the United Methodist Church, Inc.	18-9-11492-X	Behavioral health services	\$0
Ten Up Ministries, Inc. d/b/a The Anchor Project	18-3-11376-X	Substance abuse treatment program	\$0
Dumas Psychology Collective, LLC	18-1-11496-X	Licensed behavioral health center	\$0
Camden on Gauley Medical Center, Inc.	18-4-11474-X	Camden Family Health School-Based Health Center	\$0
Princeton Community Hospital Association, Inc.	18-1-11504-P	Ambulatory Health Care Facility	\$75,000.00
Williamson Health & Wellness Center, Inc.	18-2-11489-X	Satellite clinic in Mingo County, WV	\$0

CERTIFICATE OF NEED - December 2018

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Stonerise Reliable Healthcare LLC	18-8/9-11510-Z	Expansion of Home Health Services	\$10,000.00
Stonerise Reliable Healthcare LLC	18-9-11512-Z	Expansion of Home Health Services	\$60,000.00

Stonerise Reliable Healthcare LLC	18-8-11511-Z	Expansion of Home Health Services	\$10,000.00
Fresenius Medical Care Kanawha County	18-3-11513-R	Expand facility by adding four dialysis stations	\$394,274.00
Reynolds Memorial Hospital	18-10-11518-H	Primary PCI services	\$10,000.00
ABBE Education and Staffing, LLC	18-2-11521-Z	In-home personal care services	\$100,000.00
Prompt Care, Inc.	18-1-11519-P	Acquisition of physician owned private practice care facility from estate of non-physician	\$400,000.00
Charleston Area Medical Center, Inc.	18-3-11520-P	Ambulatory care facility in South Charleston, WV	\$277,740.00
Phoenix Guarantor Inc. Phoenix Intermediate Holdings Inc. Phoenix Parent Holdings Inc.	18-WV-11522-A	Acquisition of Onex ResCare Holdings Corp.	\$90,240,000.00

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.



 Dennis V. Garrison, III, Director (State Bar No. 8546)
 Office of the Consumer Advocate
 Offices of the Insurance Commissioner
 Post Office Box 11685
 Charleston, WV 25339-1685
 (304) 558-3864