



STATE OF WEST VIRGINIA
Offices of the Insurance Commissioner

James A. Dodrill
Insurance Commissioner

January 3, 2020

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)
James Dodrill, 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 2019 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 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. 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 2019, 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 2019, the efforts of the Office of the Consumer Advocate on behalf of West Virginia insurance consumers yielded financial awards totaling \$84,846.64 which go directly into the pocket of the consumer as well as several other important actions 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 \$3,922,692.53 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 2019, the Office of the Consumer Advocate reviewed 145 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 did not review Rate Review Applications last year.

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 2019 include the WV Social Workers Conference, Older American Event, the State Fair, the Pumpkin Festival, the Forest Festival, and the WV Hunting and Fishing 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 2019, the Office of the Consumer Advocate provided formal representation to insurance consumers in twenty-eight (28) consumer complaints before the West Virginia Insurance Commission. Twenty-four (24) of these consumer complaints were third party complaints and the remaining four (4) consumer complaint 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, the Office of the Consumer Advocate 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 deciding whether or not they want to obtain 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 issues 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 twenty-four (24) third party cases in 2019. The results of said cases are as follows:

A total of \$84,246.64 was awarded directly to West Virginia Consumers in the form of settlements in seven (7) of the consumer complaints.

In six (6) consumer complaint cases, the consumer opted to obtain private counsel for representation.

Two (2) consumer complaint cases went to a hearing before a WVOIC Hearing Examiner. In one case, the hearing examiner found a violation of the UTPA and ordered an additional investigation be conducted by the WVOIC. In the other case, the hearing examiner found violations of the UTPA and ordered an additional investigation be conducted by the WVOIC.

In six (6) consumer complaint cases, the Consumer failed or declined to request representation.

Three (3) consumer complaint cases are still pending and are still awaiting hearing.

THIRD PARTY COMPLAINTS

HANDLED BY THE OFFICE OF THE CONSUMER ADVOCATE IN 2019

RESPONDENT	THIRD PARTY COMPLAINTANT	RESOLUTION
Nationwide Mutual Insurance Company	Dominique Cureton	Settlement
Travelers Property & Casualty Company of America	Michael Farris	Settlement
Liberty Mutual Insurance Company	Jerry Brace	Consumer retained private counsel
Liberty Mutual Insurance Company	Steven Morgan	Consumer retained private counsel

Travelers Property & Casualty Company of America	Margaret Foushee	Hearing examiner found violation of UTPA and ordered further investigation to determine if violation was a general business practice. Examiner also found no violation on another UTPA allegation.
Atlantic Specialty Insurance Company	William Garrison #2 case	Pending
Atlantic Specialty Insurance Company	William Garrison #1 case	The case sent to hearing examiner found violations of the UTPA. Hearing examiner ordered further investigation by the WVOIC
State Farm Mutual Automobile Insurance Company	Katelyn Fleming	Settlement
Allstate Property & Casualty Insurance Company	Charles Grose	Settlement
Allstate Property & Casualty Insurance Company	LeAndre London	Consumer retained private counsel
Motorists Mutual Insurance Company	Charles Plogger	Consumer retained private counsel
Safeco Insurance Company of America	Brenda Collins	Settlement
Erie Insurance Property & Casualty Company	Jay Welch	Consumer failed to request representation
Liberty Mutual Insurance Company	Leesa Ice	Consumer failed to request representation
State Farm Mutual Automobile Insurance Company	Mindy Schechter	Consumer retained private counsel
GEICO Advantage Insurance Company	Jennifer Schenck	Settlement and insurance co will also pay for car rental while vehicle being repaired
State Farm Mutual Automobile Insurance Company	Aaron Dalton	Consumer declined representation
Liberty Mutual Insurance Company	Megan Bragg	Settlement
American National Property & Casualty Company	Dennis Porter	Consumer failed to request representation
Travelers Property & Casualty Company of America	Debbie Grimm	Consumer retained private counsel
United States Automobile Association	Jacques Williams	Consumer failed to request representation
Auto Club Property & Casualty Insurance Company	Sarah Bond	Consumer failed to request representation
National Union Fire Insurance Company of Pittsburg, Pa.	Nayyar Abbas	Pending
St. Paul Fire & Marine Insurance Company	Heather VanScyoc	Pending

First Party Complaints

The Office of the Consumer Advocate actively worked (4) first party cases in 2019. The results of said cases are as follows:

A total of \$6,000 was awarded directly to West Virginia consumers in the form of settlements in one (1) of the consumer complaint cases.

In two (2) of the consumer complaint cases, the WVOIC legal division reviewed the merits and then declined to set the case for hearing.

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

FIRST PARTY COMPLAINTS HANDLED BY THE OFFICE OF THE CONSUMER ADVOCATE IN 2019

RESPONDENT	FIRST PARTY COMPLAINTANT	RESOLUTION
Transamerica Premier Life Insurance Company	Gary and Sandy Sloan	Settlement
Allstate Insurance Company	Ward Murray	Legal division reviewed the matter and declined to set for hearing
Affinity Insurance Program Marketing, LLC	John Conaway	Legal division reviewed the matter and declined to set for hearing
Liberty Mutual General Insurance Company	Rhonda Short	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 2019

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Lighthouse Community Investment Agency, Inc.	18-2-11515-X	Behavioral health services and alcohol /drug treatment facility	\$0
Pleasant Valley Hospital	18-2-11508-X	Shared mobile PET scan services	\$0
ABBE Education and Staffing, LLC	19-2-11528-PC	Expansion	\$1,500.00
The West Virginia Health Care Cooperative, Inc.	19-4-11531-H	Lease of Summersville Regional Medical Center	\$20,000,000.00
Appalachian Regional Healthcare, Inc. d/b/a Beckley ARH Hospital	19-1-11527-P	Development of Primary Therapeutic Cardiac Catheterization Services	\$200,000.00
Ronceverte Physician Group, LLC	19-4-11532-A	Appalachian Nephrology & Hypertension, Inc.	\$113,500.00
Rainelle Medical Center, Inc.	18-4-11525-X	Hillsboro Health Center project	\$0
Monongahela Valley Association of Health Centers, Inc.	18-6-11506-X	East Fairmont Middle School Wellness Center	\$0
Monongahela Valley Association of Health Centers, Inc.	18-6-11507-X	West Fairmont Middle School Wellness Center	\$0
Mountain State Recovery Center	18-3-11502-X	Outpatient behavioral health and medication-assisted treatment services	\$0
Hope for Tomorrow, LLC	18-2-11505-X	Behavioral health center	\$0
Union Mission Ministries, Inc.	18-3-11503-X	Union Mission Addiction Recovery Program	\$0
Family Options Providers, Inc.	18-4-11481-X	Behavioral health services	\$0
Shenandoah RE, LLC	18-9-11523-X	Acquisition of real property of Shenandoah Center	\$0
West Virginia University Hospitals, Inc.	19-5-11555-A	Acquisition of Jackson General Hospital	\$10,000,000

CERTIFICATE OF NEED – February 2019

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Williamson Health and Wellness Center, Inc.	18-2-11524-X	Expansion of behavioral health services	\$0
Celtic Intermediate Corp.	19-10/11-11533-X	REM Community Options-Wheeling	\$0
Celtic Intermediate Corp.	19-5/10-11534-X	REM Community Options-Paden City	\$0
Celtic Intermediate Corp.	19-5-11535-X	REM Community Options-Parkersburg	\$0
Celtic Intermediate Corp.	19-6-11536-X	REM Community Options-Bridgeport	\$0
Celtic Intermediate Corp.	19-8/9-11537-X	REM Community Options-Keyser	\$0
Celtic Intermediate Corp.	19-3-11539-X	REM Community Options-Charleston	\$0
Celtic Intermediate Corp.	19-10-11542-X	Disability facility operated by REM West Virginia – Wetzel Co.	\$0
Celtic Intermediate Corp.	19-10-11543-X	Disability facility operated by REM West Virginia -Marshall Co.	\$0
Celtic Intermediate Corp.	19-6-11544-X	Disability facility operated by REM West Virginia -Monongalia Co.	\$0
Celtic Intermediate Corp.	19-10-11545-X	Disability facility operated by REM West Virginia -Ohio Co.	\$0
Celtic Intermediate Corp.	19-9-11546-X	Disability facility operated by REM West Virginia -Berkeley Co.	\$0
Celtic Intermediate Corp.	19-11-11547-X	Disability facility operated by REM West Virginia – Brooke Co.	\$0
Celtic Intermediate Corp.	19-11-11548-X	Disability facility operated by REM West Virginia – Hancock Co.	\$0
Celtic Intermediate Corp.	19-10-11549-X	Disability facility operated by REM West Virginia – Ohio Co.	\$0
Celtic Intermediate Corp.	19-6-11550-X	Disability facility operated by REM West Virginia – Monongalia Co.	\$0
Celtic Intermediate Corp.	19-6-11551-X	Disability facility operated by REM West Virginia – Monongalia Co.	\$0
Celtic Intermediate Corp.	19-6-11538-X	REM Community Options – Morgantown	\$0
Compass Counseling, LLC	19-1-11558-X	Outpatient licensed behavioral health center in Raleigh Co.	\$0
Celtic Intermediate Corp.	19-1-11540-X	Intellectual disability facility operated by REM WV – Raleigh Co.	\$0
Celtic Intermediate Corp.	19-11-11541-X	Intellectual disability facility operated by REM WV –Brooke Co.	\$0
ABBE Education and Staffing, LLC	19-3-11582-PC	Expansion	\$24,000.00
Good Shepherd Nursing Home, L.C.	19-10-11584-P	Outpatient therapy services	\$32,000.00

WomenCare, Inc. d/b/a FamilyCare Health Centers	19-3-11572-X	Relocation of Birth Center	\$0
Jerrald Stewart Roles	19-3-11561-X	Acquisition of Terpax, Inc., Glasgow Operating Company LLC	\$0
West Virginia University Hospitals, Inc.	19-6-11569-X	Acquisition of real property	\$0
Jerrald Stewart Roles	19-6-11559-X	Acquisition of Terpax, Inc., Morgantown Operating Company LLC	\$0
Jerrald Stewart Roles	19-2-11562-X	Acquisition of Terpax, Inc., Seventeenth Street Associates LLC	\$0
New River Health Association, Inc.	19-1-11567-X	School-based health center	\$0
Jerrald Stewart Roles	19-3-11560-X	Acquisition of Terpax, Inc., St. Albans Operating Company LLC	\$0

CERTIFICATE OF NEED – March 2019

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Hometown Care	19-6-11589-PC	Personal care services	\$1,500.00
Nuskool Scholars, LLC	19-1/3/4-11591- BH	Behavioral health center	\$0
Camden-Clark Physician Corporation	19-5-11588-P	WVU Medical Pain Management Clinic	\$130,000.00
United Hospital Center, Inc.	19-5-11592-Z	Home Health Expansion Wirt County	\$35,000.00
Good Shepherd Nursing Home, LC	19-11-11557-X	Renovation of space	\$0
Personal Touch Home Care of W. Va., Inc.	19-6-11596-Z	Home Health	\$47,000.00
Personal Touch Home Care of W. Va., Inc.	19-6/7-11595-Z	Home Health	\$47,000.00
Personal Touch Home Care of W. Va., Inc.	19-9-11597-Z	Home Health	\$47,000.00

CERTIFICATE OF NEED – April 2019

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Eagle Home Healthcare	19-3-11599-PC	Personal Care Agency	\$3,050.00
Trinity West	19-11-11603-A	Development of ambulatory health care facility	\$21,000.00
Valley Health Systems	19-2-11590-X	Expansion of Valley Health- Milton Health Center	\$0
LTACH Morgantown, LLC	19-6-11601-H	Addition of Acute Care Beds	\$1,950,000.00

University Healthcare at Home	19-8/9-11605-Z	Home Health Expansion Mineral and Morgan Counties	\$35,000.00
Mulberry Street Management Services, Inc.	19-WV-11604-A	Employee Stock Ownership Plan Trust	\$12,000,000.00
Pace Enterprises, Inc.	19-6-11610-BH	IDD Waiver Behavioral Health Center	\$0
Pace Enterprises, Inc.	19-3-11609-BH	IDD Waiver Behavioral Health Center	\$0
Doreen K. Schaffner	19-9-11602-X	Acquisition of 51% stock of Stepping Stones Cottage	\$0
West Virginia University Hospitals, Inc.	19-6-11598-X	Conversion of obstetrical beds to intensive care unit beds	\$0
United Hospital Center, Inc.	19-6-11611-H	Operating rooms	\$2,620,000.00
Mountain Hospice, Inc.	19-7-11615-Z	Home Health Services	\$1,500.00
Ronceverte Physician Group, LLC	19-4-11614-P	Ambulatory care center	\$10,000.00
Ronceverte Physician Group, LLC	19-1-11613-P	Ambulatory care center	\$10,000.00

CERTIFICATE OF NEED - May 2019

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Grant Rehabilitation and Care Center, Inc.	19-8-11608-X	Long-term care bed licenses from Grant Memorial Hospital	\$0
Kanawha Hospice Care, Inc.	19-3-11620-Y	CAMC – Memorial Division Inpatient Unit	\$950,000.00
Raleigh General Hospital	19-1-11623-P	Raleigh General GI Practice	\$25,000.00
IPG Enterprises, LLC	19-2-11616-X	Assisted living facility	
Camden-Clark Physician Corporation	19-5-11626-P	WVU Medicine Express Care	\$150,000.00
Harmony Ridge Recovery Center, LLC	19-5-11622-X	Acquire assets and operations of Reliance Ridge, LLC	\$0

CERTIFICATE OF NEED – June 2019

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
New Beginnings Therapy Services, LLC	19-1-11631-X	Behavioral health center	\$0
C & C Recovery, LLC d/b/a Full Circle Healing Center	19-9-11628-X	Medication-assisted treatment program	\$0
ABC Case Management LLC	19-7/8/9-11635-BH	Conflict free casemanagement agency	\$0
Recovery Point of Huntington, Inc.	19-2-11634	Outpatient behavioral health center	\$0

d/b/a Recovery Point West Virginia			
Potomac Valley Hospital	19-8-11640-E	Fixed Site MRI Services	\$1,500,000
Children First Comprehensive Counseling	19-3-11621-X	Outpatient Behavioral Health Center	\$0
Advocate Counseling and Recovery Center, Inc.	19-2-11629-X	Behavioral Health Center and Residential Recovery Program	\$0

CERTIFICATE OF NEED - July 2019

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Bio-Medical Applications of West Virginia, Inc. d/b/a FMC Hurricane	19-3-11644-R	Fresenius Kidney Care Hurricane	\$1,565,600.00
Children Solutions, LLC	19-10-11639-X	Behavioral health services	\$0
Pace Enterprises of West Virginia, Inc.	19-3-11652-BH	IDD Waiver Behavioral Health Center	\$0
Pace Enterprises of West Virginia, Inc.	19-6-11653-BH	IDD Waiver Behavioral Health Center	\$0
Boone Memorial Hospital, Inc.	19-3-11648-X	Office-based medication assisted treatment program	\$0
Charleston Area Medical Center, Inc.	19-3-11649-X	Renovations within CAMC Memorial Hospital	\$0

CERTIFICATE OF NEED - August 2019

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Cabin Creek Health Systems	19-3-11664-X	Addition of Sunnyside Health Center	\$0
SF RMIP, LLC	19-4-11660-X	100% of membership interests of LG-OHI REIT 1 LLC	\$0
SF RMIP, LLC	19-1-11658-X	100% of membership interests of LG-OHI REIT 1 LLC	\$0
SF 825 Summit Street Real Property, LLC	19-5-11661-X	Acquisition of real property which Miletree Center is located	\$0
Mountain Care Network, LLC	19-3-11668-X	Development of licensed behavioral health center	\$0
Community Health Systems, Inc.	19-3-11655-X	Development of Access Health Clear Fork School-Based Clinic	\$0
Community Health Systems, Inc.	19-1-11656-X	Development of Access Health Mabscott Elementary School-Based Clinic	\$0

Community Health Systems, Inc.	19-1-11657-X	Development of Access Health Marsh Fork Elementary School-Based Clinic	\$0
Valley Health Systems, Inc.	19-3-11663-X	Additional site located in Fruth Pharmacy at Oakwood Road	\$0
Valley Health Systems, Inc.	19-3-11662-X	Additional site located on 6 th floor of 333 Laidley Street	\$0
Pocahontas Memorial Hospital	19-4-11665-X	Provision of adult intensive/structured outpatient mental health services	\$0
SF RMIP, LLC	19-4-11659-X	Acquisition of 100% membership interests of LG-OHI REIT 1 LLC	\$0
St. John's/St. Vincent's Home, Inc. d/b/a St. John's Home for Children	19-10-11672-X	Residential treatment facility for children	\$0
Hometown Care	19-6-11688-PC	Personal care services through WV Medicaid	\$1,500.00

CERTIFICATE OF NEED - September 2019

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Community Care of West Virginia, Inc.	19-7-11678-X	School-based health clinic at Union Elementary School	\$0
Community Care of West Virginia, Inc.	19-7-11677-X	School-based health clinic at Washington District Elementary School	\$0
AppleGate Health Services, Inc.	19-6-11675-X	MAT facility known as Doctors Specialty Care, LLC	\$0
AppleGate Health Services, Inc.	19-5-11676-X	MAT facility known as Road to Recovery LLC	\$0
NUSkool Scholars, LLC	19-1/3/4-11693-BH	Provide intellectual and developmental disabilities	\$0
Recovery Care, LLC	19-8-11671-X	Licensed behavioral health center	\$0
Partnership of African American Churches	19-3-11680-X	Residential substance abuse treatment facility	\$0
Partnership of African American Churches	19-3-11679-X	Office based, medication-assisted treatment program	\$0
Charleston Area Medical Center, Inc.	19-3-11701-P	Ambulatory care facility in Hurricane, WV	\$2,405,000
Bluestone Health Association, Inc. d/b/a Bluestone Health Center	19-1-11681-X	Digital x-ray services	\$0
Herbert J. Thomas Memorial Hospital Association d/b/a	19-3-11684-X	Overnight residential substance use disorder treatment services	\$0

Thomas Memorial Hospital			
Community Health Systems, Inc.	19-1-11694-X	AccessHealth Daniels Elementary School-Based Clinic	\$0
Devaraj Behavioral Healthcare, PLLC	19-3-11697-X	Licensed behavioral health center	\$0
Valley Health Systems	19-3-11685-X	Addition of new site, pediatric practice	\$0
Crittenton Services, Inc.	19-1/2-11686-X	Behavioral health services provided by Wellspring Family Services	\$0
Western Maryland Health System Corporation	19-8-11703-P	Operation of the Hunt Club Medical Clinic	\$35,000.00

CERTIFICATE OF NEED - October 2019

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Youth Services System, Inc.	19-10/11-11689-X	Adult Intervention Specialist	
Treasures of Age, Inc.	19-1-11712-X	Assisted living facility in Mercer County	\$0
New Hope 4 You	19-1-11711-X	Licensed behavioral health center providing foster care	\$0
EC Opco Teays Valley, LLC	19-3-11690-X	Change of control of licensed owner	\$0
Highland Hospital	19-3-11714-H	Addition of licensed beds	\$18,000.00
Reynolds Memorial Hospital	19-10-11720-P	Rapid Care New Sites	\$470,000.00
Valley Health Care, Inc.	19-7-11692-X	Ultrasound services at Community Health Center	\$0
Roane County Family Health Care	19-5-11713-X	Expansion of Office-Based Medication Assisted Treatment services	\$0
United Hospital Center, Inc.	19-6-11728-Z	Home Health Expansion Monongalia County	\$20,000.00
Pleasant Valley Hospital, Inc.	19-2-11729-P	Operation of Bend Area Clinic	\$704,000.00
Princeton Center LLC	19-1-11716-X	Acquisition of 13 skilled nursing beds from Eagle Pointe	\$0
Med-Surg Physician Group	19-1-11715-X	Development of licensed behavioral health center	\$0
Reynolds Memorial Hospital	19-10-11730-H	Inpatient psychiatric beds	\$5,111,000.00

CERTIFICATE OF NEED - November 2019

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Harmony Behavioral Health	19-6-11709-X	Behavioral health and substance abuse services	\$0
Reynolds Memorial Hospital	19-10-11718-X	Pediatric outpatient psychiatric services	\$0
Hope for Tomorrow, LLC	19-3-11717-X	Behavioral health center and outpatient addiction services	\$0
Hope for Tomorrow, LLC	19-9-11710-X	Behavioral health center and outpatient addiction services	\$0
Milan Puskar Health Right, Inc.	19-6-11704-X	Behavioral health and medication assisted treatment services	\$0
West Virginia University Hospitals, Inc.	19-6-11721-X	Transfer of 20 skilled nursing beds	\$0
Holbrook Leasing Co., LLC	19-7-11724-X	Acquisition of licensed operations of Holbrook Nursing Home, Inc.	\$0
Holbrook RE Asset Co., LLC	19-7-11723-X	Acquisition of real property and assets of Holbrook Nursing Home, Inc.	\$0
Reynolds Memorial Hospital	19-10-11719-X	Adult outpatient psychiatric services	\$0
Community Care of West Virginia, Inc.	19-6-11738-X	Provision of behavioral health case management	\$0
Sandhill Crane Partners LLC d/b/a Mary Ann Manor	19-11-11734-X	Acquisition of assets of Maryann Manor, Inc.	\$0
Mon Elder Services, Inc. d/b/a The Suites at Heritage Point	19-6-11732-X	Current licensure from residential care community to assisted living	\$0
Mountain State Counseling Services, LLC	19-1-11735-X	Development of licensed behavioral health clinic	\$0

CERTIFICATE OF NEED - December 2019

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Pocahontas Memorial Hospital	19-4-11747-P	Snowshoe Mountain Resort Ambulatory Care Center	\$15,000
St. Mary's Medical Center, Inc.	19-2-11731-X	Conversion of licensed beds to medical-surgical beds	\$0
Wheeling Hospital	19-10-11756-P	Ambulatory Care Center	2,020,000.00
Peterstown Operations, LLC d/b/a English Meadows	19-1-11741	Purchase of Country View Assisted Living	\$0

Wheeling Hospital, Inc.	19-10-11744-X	Mobile positron emission tomography services	\$0
Dignity Hospice of Southern West Virginia, Inc.	19-2-11749-X	Conversion of unlicensed assisted living facility to a licensed facility	\$0

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)
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Offices of the Insurance Commissioner
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