When Walter made his regular trip to the pharmacy to pick up his medications, the pharmacist informed him that his insurance had been cancelled. It was devastating news for a self-insured person living with HIV. But it wasn’t the first time Walter had heard this. Since 2000, his insurance company had tried to cancel his policy four times for alleged nonpayment of his premiums.

“I was down to the end of my meds when I found out this time,” said Walter. “I hit the panic button. I immediately made phone calls to my insurance company. Each time I called, no one would give me their last name or direct number, or put me through to a manager.”

Walter also called his bank, since he pays his premiums through a home bill pay service. As was the case with his previous cancellations, Walter’s bank confirmed that the money had been withdrawn from his account and sent to the insurance company in plenty of time. His bank even took part in a conference call to provide proof.

Instead of reinstating Walter’s insurance, the company told him that his case was being sent to another department for review. Nearly six weeks passed, with no word on the outcome of the review. Walter’s repeated calls went unanswered.

“It’s a David and Goliath situation,” Walter said. “It’s really stressful. They cancelled my policy during a period of time when my health was shaky, and the stress of hearing that my insurance was cancelled was almost unbearable. I was so fatigued— I was tossing and turning all night. I had such a feeling of helplessness. Being HIV+ without health insurance is an intimidating thing.”

Unable to get any results on his own, Walter turned to ALRP for help. ALRP connected him with Panel attorney Alex Taheri, who works at the office of Guy Kornblum & Associates. After getting the facts from Walter, Alex drafted a demand letter and called the insurance company to ask where he should send the letter.

### What’s Inside

- From the Heart .................. p. 2
- Recent Events .................... p. 3
- Law Firm Connections .......... p. 3
- Volunteer this Summer .......... p. 4
- Ways to Give to ALRP .......... p. 5
- Identity Theft Q&A ............... p. 6
- Upcoming Events ................. p. 8
Technology is not my friend. I still do not own a cell phone and I am proud of it. But I recognize the importance of running an agency that is efficient and effective. Taking advantage of new technology is essential to ensuring that our clients are well-served. In order to broaden our reach in the community, we are using new communication tools to share the unique stories of our clients, volunteers, and donors.

We are thrilled with our new website, www.alrp.org. The site offers a fresh look and useful features. We have a calendar of upcoming events (including free MCLE trainings), ALRP news, legal resources for attorneys and clients, an easy “Join the Panel” online form, a vibrant photo gallery, and simple ways to donate or volunteer.

Our website also conveys the tremendous impact of ALRP’s work on the lives of people living with HIV/AIDS. Because we greatly value the satisfaction of our clients, we created a “Client Voices” section with numerous testimonials. We also dedicated a “Spotlight” section on our homepage to highlight the extraordinary experiences of our clients, attorneys, and volunteers.

We recently created an ALRP Facebook Page to share photos, news, and interesting tidbits. We invite you to “Like” us at www.facebook.com/AIDSLegalReferralPanel. Believe it or not, we even have an ALRP YouTube channel to share videos, and a Yelp profile to encourage potential clients to contact us for assistance.

To help us gather and publish ALRP stories, we hired a new Communications Consultant, Eva Guralnick of e.g. communications. Behind the scenes, we use Google Analytics to track our online presence and Constant Contact to manage our email communications.

So, while I may not be posting or texting or “liking,” I am working hard to ensure that we share our successes and meet the needs of our clients.
Recent Events

The Wild Side West Bingo Fundraiser

In January, ALRP supporters networked, socialized, and played Bingo at the Bernal Heights bar the Wild Side West. All proceeds went to ALRP. Thank you to Beth Kenny and the Wild Side West!

BALIF Gala at SF MOMA

On March 14, ALRP celebrated the Advocates Council Leaders Circle members who donated over $1,000 in 2011. Joe Olivo and Jeff Wiggins hosted the glamorous thank you party in their home.

Volunteer Appreciation Party

On April 18, ALRP celebrated the contributions of Panel attorneys, office volunteers, and event volunteers at the 2012 Volunteer Appreciation Party. Bob Kelliher, a dedicated office volunteer, was honored with the 2012 Volunteer of the Year Award.

One for All Major Donor Party

On May 23, ALRP celebrated the generous Advocates Council Leaders Circle members at the One for All Major Donor Party. Over 70 guests attended the event at the waterfront Plant Café Organic. ALRP gave the 2012 James C. Hormel Philanthropist Award to Keith Wetmore, Chair of Morrison & Foerster LLP, for his long-time dedication and support. We also gave the 2012 Community Partner Award to the Silva Watson Moonwalk Fund.

Law Firm Connections

Bingham McCutchen LLP
Through Hilarie Atkisson
Represented a client who was being evicted. With Bingham’s help, the client was able to keep his housing and is very happy with the settlement.

Holland & Knight LLP
Through Matthew Vafidis
Assisted a client whose apartment building manager disclosed her HIV status and told residents to “be careful around her.”

K&L Gates LLP
Through Christy La Pierre
Traveled to a hospital to draft an emergency will for a client with metastatic cancer.

Latham & Watkins LLP
Through Ethan Park
Assisted a client who wished to escape persecution in Peru and gain political asylum in the U.S.

Reed Smith LLP
Through Gary Jeffrey
Consulted with a client who works as a cashier at a café and felt that his boss was not accommodating his disability.

Shartsis Friese LLP
Through Brandy Christensen
Assisted a client with a real estate matter that may have involved elder abuse.

The PBCI connects ALRP with the resources and expertise of large Bay Area law firms.
Volunteer for Summer Street Fairs!

Up Your Alley Street Fair
Sunday, July 29

Folsom Street Fair
Sunday, September 23

This summer ALRP is a proud beneficiary of both Up Your Alley and Folsom Street Fair! We invite you to join us at two of the city’s most fun leather events.

By volunteering, you ensure that ALRP is able to provide low-cost legal services to people living with HIV/AIDS. Plus, you’ll have fun!

Volunteer shifts are available throughout the day from 5:00am-9:30pm. Duties include Set Up, Security, Recycling Monitor, Stage Crew, Beverage Monitor, and Breakdown.

To choose your volunteer shift, contact Volunteer Coordinator Jennifer Schuster at jennifer@alrp.org or (415) 701-1200 ext. 303.

Volunteers greet Fair-goers and collect donations
Volunteers provide Security oversight

Castro Street Fair
Sunday, October 7

Join ALRP in collecting donations at the Castro Street Fair gates!
This family-friendly street fair is the oldest arts and crafts fair in San Francisco.

Bring along friends and family for some fun in the sun.
More volunteers + more hours spent volunteering = a higher portion of proceeds for ALRP!

Sign up to volunteer with Jennifer Schuster at jennifer@alrp.org or (415) 701-1200 ext. 303.
Fast & Easy Ways to Support ALRP

**ONLINE DONATIONS**

Simply click the Donate Now $ button on any page at www.alrp.org to help keep ALRP’s free legal services available to people with HIV/AIDS this year.

Make a one-time, monthly, or quarterly recurring donation. It is fast and easy! Or, mail a gift directly to ALRP at 1663 Mission Street, Suite 500, San Francisco, CA 94103.

**MATCHING GIFTS**

Encourage your firm/company to match your donation and make twice the impact! Just contact your HR or Contributions office, fill out the form, and send it in with your donation. Give ALRP a call and we can answer questions and guide you through the process.

**CAR DONATIONS**

With the ALRP Car Donation Program, you can get a tax break, free IRS and DMV paperwork, and free pick-up (in most cases). To donate your car, truck, boat, or RV, call Cars With Heart at 1 (866) 273-5898 or contact ALRP.

**UNITED WAY GIFTS**

United Way has made gift-giving even easier by using mailing addresses to designate charities. Please designate ALRP by including our address. Federal and state employees can designate ALRP through the Combined Federal Campaign and the CA State Employee’s Charitable Campaign. Look for ALRP in your campaign directory.

**LEGAL SERVICES DONATION PROGRAM**

Does your firm order electronic discovery services, schedule depositions, or purchase subpoena preparation or record retrieval services? ALRP has partnered with Advanced Discovery and U.S. Legal Support, Inc. to raise critically needed funds for our programs. Participate in the ALRP Legal Services Donation Program (LSDP) and get great service and special competitive pricing – and ALRP gets a donation. To participate, contact: AD-SF (415) 684-1300, AD-Palo Alto (650) 559-0902, or U.S. Legal Support (415) 215-1134.

Please contact Development Director Jim McBride at 415-701-1200 ext. 301 or jim@alrp.org
Dear ALRP:
I think my identity has been stolen. What should I do?
-Worried

Dear Worried,

If you believe you are a victim of identity theft, there are ways to protect yourself. Keep a record of all conversations and documents concerning your finances and take the following steps:

1. Check your bank statements and credit card statements for any transactions that you did not make.

2. Call the toll-free fraud number of one of the three consumer reporting companies to place a "fraud alert" on your credit report.
- TransUnion: 1-800-680-7289
- Equifax: 1-800-525-6285
- Experian: 1-888-EXPERIAN

3. Order one free copy of your credit report from each of the three companies. Look for inquiries from unfamiliar sources, accounts you didn’t open, and debts on your accounts that you can’t explain. Check that all personal information is correct. Continue to check your credit reports periodically.

4. Close the accounts that you believe have been tampered with or opened fraudulently. Call and speak with someone in the security or fraud department of each company. They will help you remove inaccurate information and close accounts. Once you have resolved your identity theft dispute with the company, ask for a letter stating that the company has closed the disputed accounts and has discharged the fraudulent debts.


6. Call your local police department’s non-emergency phone line and tell them that you want to file a report about your identity theft.

If you have any questions regarding credit freezes, fraud alerts, or any part of the process described above, please call ALRP.

Identity Theft
By ALRP Law Clerk Liz Smith

Welcome

WELCOME TO THE ALRP FAMILY

Brian Brophy, Esq.
HIV Consumer Advocacy Project Attorney

Brian received his J.D. from U.C. Hastings in 2011. He had served as an ALRP Law Clerk for two years. Dedicated to social justice, Brian previously worked at Public Counsel in Los Angeles and volunteered at the General Assistance Advocacy Project. He volunteered on housing projects in New Orleans several times in the wake of Hurricane Katrina. Prior to entering law school, Brian was the Annual Fund & Grants Manager at the Chinese American International School.

Genevieve Frances Rush

Staff attorney Jaime Rush welcomed a second baby girl into her family.

Genevieve Frances Rush was born a year ago on June 22, 2011, weighing exactly 6 lbs.

Genevieve’s favorite activities are walking, eating macaroni & cheese, clapping, and splashing in the bath tub.

SSI/SSDI Overpayment Workshop for Clients

ALRP will offer SSI/SSDI overpayment workshops to clients and providers.

The workshop will be offered every 1st and 3rd Wednesday in 2012 at the ALRP office. We will discuss appeals, waivers, and payment plans.

Please RSVP with Amy Orgain at (415) 701-1200 ext. 302 or amy@alrp.org.
Panel Attorney Spotlight: Bernardo Merino
Continued from pg.1

in 2007 after meeting Ana Montano, ALRP’s Immigration Attorney. “I met Ana while working at the Immigrant Legal Resource Center,” says Bernardo. “I said yes to her request because ALRP works with an underserved community — people who have endured quite a bit. It’s a community that I’m glad to assist. These are people who are going through many things, and they may be facing some very, very daunting immigration issues.”

Bernardo has provided pro bono counsel to over 50 ALRP immigration clients since joining the Panel. “Bernardo is very generous in terms of his professional time,” says Ana Montano. “He accepts almost every case we attempt to place with him and provides many pro bono consultations on difficult immigration issues.”

Bernardo recognizes that for immigration clients, timing can make all the difference in a case. Although HIV+ clients may have a very compelling reason for seeking asylum in the U.S., their applications can easily be denied if they miss a deadline. “I think the most important thing I do is offer timely advice,” says Bernardo.

There are strict deadlines for asylum applications. People either have to apply for asylum within one year of coming to the United States or within a reasonable time after they experience “changed circumstances.” Many people don’t realize that receiving an HIV diagnosis could qualify as a change in their circumstances for immigration purposes, allowing them more time to apply for asylum.

“It’s so important that ALRP have a network of immigration attorneys who can spot these issues and help people act when they need to,” notes Bernardo.

Bernardo earned a Master’s Degree in Latin American studies from Stanford University and a law degree from the University of Southern California. He is proud to help people achieve their immigration goals through his private practice, the Law Offices of Bernardo Merino. Bernardo assists clients with a wide range of immigration issues, including citizenship and naturalization, family-based immigration, deportation defense, and asylum.

In addition to his pro bono work with ALRP immigration clients, Bernardo consults with Panel attorneys from larger firms and mentors new Panel attorneys.

In his spare time, Bernardo spends time with his wife and four-year-old son.

Bernardo donates his time and expertise to ALRP clients because he is committed to helping those in need. “I believe all attorneys should do pro bono work,” he said. “It’s part of our obligation as both attorneys and members of the community. It’s easy to get too caught up in our own practices. By doing this kind of work, we’re making a difference in someone’s life.”

ALRP is incredibly grateful for Bernardo’s generous service to our clients and our organization.

Walter Wins Back His Health Insurance
Continued from pg.1

After that call, things quickly turned in a different direction.

“I had a substantial conversation with an insurance representative when asking where to send the demand letter,” said Alex. “I let them know that this was their last chance to resolve the issue, and after that we’d have to file suit. I described the bad faith ramifications of their actions and explained how they really didn’t want to be sued. All of our documents clearly refuted their reasons for denying Walter.”

Only two days after sending the demand letter, Alex received a call saying that Walter’s policy had been reinstated. The allegedly missing payment no longer seemed to matter. “They brushed the payment part under the rug,” said Alex. “The representative told me, ‘It looks like there was a mistake and we’re so sorry for the misunderstanding.’ Doing pro bono work like this is very gratifying. It’s so rewarding to work on a personal level and help a client like that.”

Walter’s case highlights the significant impact of having an adept legal advocate. Although Walter attempted to negotiate with his insurance company himself, they refused to reinstate him or even communicate with him. It wasn’t until they realized that Walter had legal representation that he was able to move forward.

Walter hopes that his win will benefit others as well. “I feel that we did the right thing by going up against Goliath,” he said. “It paves the way for other people who might be in a similar situation. If I hadn’t gone to ALRP and gotten a referral to someone who could help me, I would probably be without insurance today. In my hour of need, ALRP really came through for me. It was so empowering.”
Upcoming Events

AIDS WALK
Sunday, July 15
Golden Gate Park, SF
Join the ALRP “Legal Eagles” Team!

UP YOUR ALLEY
Sunday, July 29
Dore Alley, SF
Come get your leather and fetish on and volunteer with ALRP.

REAF SUMMER GALA
Sunday, August 5
Herbst Theatre, SF
Order a ticket for this star-studded revue or sign up to volunteer!

FOLSOM STREET FAIR
Sunday, September 23
Folsom Street, SF
We are a Major Beneficiary and need more volunteers than ever!

CASTRO STREET FAIR
Sunday, October 7
Castro Street, SF
Welcome fair-goers and collect donations!

ALRP 29th ANNUAL RECEPTION & AUCTION
Wednesday, October 17
Commemorate ALRP’s 29th!

...Mark Your Calendar!