

2025

WHERE TO TURN: NAVIGATING DISCRIMINATION *in* MASSACHUSETTS

Connecting you with the right agency, the right process, and your right to act.

*This resource guide was
developed through a
collaborative capstone
partnership between:*

N Northeastern University
School of Public Policy
and Urban Affairs



**MASSACHUSETTS
COMMISSION
AGAINST
DISCRIMINATION**



City of Boston
LGBTQIA2S+ Advancement

Mayor's Office of LGBTQIA2S+ Advancement

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INTRODUCTION

For many individuals, navigating the process of reporting discrimination or hate crimes can be confusing and overwhelming. With over 15 agencies in Massachusetts handling these complaints, it can be challenging to determine which organization to contact. This guidebook is designed to simplify that process by providing a clear, accessible resource map to help individuals find the right agency based on their specific situation.

Developed in collaboration between Northeastern University, the Mayor's Office of LGBTQIA2S+ Advancement (MOLA), and the Massachusetts Commission Against Discrimination (MCAD), this guidebook compiles essential information on where and how to report discriminatory treatment.

It includes:

- A detailed resource map outlining agencies responsible for handling discrimination and hate crime complaints.
- Eligibility criteria to help individuals determine which agency can best assist them.
- Step-by-step guidance on how to file a complaint, including key deadlines and required documentation.
- Additional resources for legal referrals.

This guidebook empowers Massachusetts residents to better understand their rights and access the support they need by providing a centralized, easy-to-use resource.

(**Note:** The information and materials contained in this guidebook are provided for general informational and educational purposes only. These materials do not, and are not intended to, constitute legal, financial, medical, or other professional advice of any type or on any subject matter. While the authors and publishers have made every effort to ensure the accuracy and completeness of the information contained in this guidebook, they make no representations or warranties of any kind, express or implied, regarding the accuracy, reliability, or suitability of the information or materials for any purpose. The reader is solely responsible for any actions taken or decisions made based on the information provided in this guidebook, and the authors and publishers shall not be held liable for any loss, damage, or injury that results from the use of this guidebook, the information contained herein, and any changes to said information. Finally, if you require professional advice, please consult with a qualified professional.)

If you have any updates or concerns about this document, please contact the Mayor's Office of LGBTQIA2S+ by emailing lgbtq@boston.gov or by calling (617) 635-5714.

What is Discrimination

There are many forms of discrimination. Discrimination is generally considered the unfair treatment of a person or group based on certain characteristics of who they are – referred to as their membership in a protected class.

Protected Classes

While state and federal law vary, Massachusetts recognizes protections for a broad group of individuals. You may be a member of the group (majority and minority groups), perceived as a member of the group, or associated with a member of the group:

- Race (including natural and protective hair)
- Color
- Disability
- Age (40+)
- Religion
- Sex/Gender
- Pregnancy/Nursing or Other Pregnancy Condition
- Sexual Orientation
- Parental Leave
- Gender Identity/Expression
- National Origin
- Activity Military
- Veteran Status
- Retaliation
- Genetic Information
- Criminal Record

Areas of Protection

Like protected classes, federal and state laws vary in what areas are protected from discrimination. Massachusetts law specifically provides protections in the following areas:

- Education:
 - Discrimination in secondary and higher education is prohibited. Massachusetts General Law Chapter 76, Section 5 prohibits discrimination in all Massachusetts schools that accept students from the general public, regardless of whether the discrimination comes from students or employees. Additionally, Massachusetts General Law Chapter 151C makes it illegal to deny admission to a Massachusetts-based educational institution, such as a

college or university, based on the applicant's membership in a protected class.

- Employment:
 - Massachusetts General Law Chapter 151B makes it illegal to discriminate against prospective or current employees based on their membership in a protected class. Workplace harassment based on membership in a protected class is also prohibited. The law applies to employers with six (6) or more employees and anyone who employs domestic workers, regardless if there are fewer than six (6) workers employed.
- Credit & Lending:
 - Under Massachusetts General Law Chapter 151B, it is illegal for Massachusetts-based lenders, banks, appraisers, and insurance companies to discriminate against individuals who apply for credit or mortgage loans based on their membership in a protected class.
- Housing:
 - Massachusetts General Law Chapter 151B provides that it is illegal for landlords, realtors, real estate agencies, property managers, management companies, and public housing authorities to discriminate against applicants, tenants, or potential buyers on the basis of their membership in a protected class, which includes the refusal or delay to rent, lease, negotiate, or sell a property. The law also prohibits discriminatory advertising, setting discriminatory terms or conditions, the use of intimidation, coercion, or discriminatory practices like steering, and the misrepresentation of housing availability.
- Public Accommodations:
 - Under Massachusetts General Law Chapter 272, it is illegal to deny or restrict access to, or create discriminatory advertisements for, places of public accommodation in Massachusetts on the basis of an individual's membership in a protected class. Places of public accommodation include airports, amusement parks, auditoriums, bars, hospitals, hotels/motels, libraries, museums, restaurants, restrooms, pools, and theaters.
- Healthcare:
 - Section 1557 of the Affordable Care Act (ACA) bars discrimination in health care programs and activities that get money from the federal government. Additionally, under the Americans with Disabilities Act (ADA), it is unlawful to discriminate against a person with a disability. This applies to state and local governments and certain private entities. Massachusetts Public Accommodation Law also bans discrimination in healthcare settings such as dental offices, medical offices, pharmacies, clinics, hospitals, and nursing homes.

Common Forms of Discrimination

- Denial of Access – Denial of entry or access to a facility without a legitimate business reason.
- Disparate Treatment – Unequal treatment is based on membership in a protected class.
- Harassment – Derogatory comments or actions based on membership of a protected class.
 - Discriminatory – Unwelcome, severe or pervasive, related to a protected class.
 - Hostile Environment – Verbal or physical conduct that unreasonably interferes with an individual's access to a service by creating an intimidating, hostile, or offensive environment based on their membership in a protected class.
 - Sexual – Unwelcome, severe or pervasive, sexual in nature.
 - Hostile Environment – Sexual advances, requests for sexual favors, or other verbal or physical conduct that unreasonably interferes with an individual's access to a service by creating an intimidating, hostile, or sexually offensive environment.
 - Quid Pro Quo – When a Submission to/ rejection of sexual advances, requests for sexual favors, or other sexual conduct is explicitly or implicitly a term or condition of accessing a service; Submission to/ or rejection of sexual conduct is a basis for decisions.
- Failure to Accommodate:
 - Disability – A physical, mental, or developmental impairment that substantially limits one or more major life activities; a record of impairment; or a perceived impairment.
 - Religion – A sincerely held religious belief where there is a legitimate conflict between access to a service and religious requirements.
 - The Interactive Process is Important – Dialogue exploring potential reasonable accommodations which would allow a member of the public access to services.
- Disparate Impact – A rule or policy that appears neutral, but impacts protected groups differently.
- Retaliation – An adverse action as a result of engaging in a protected activity.

How to Use this Guidebook and the Resource Map

If you believe you have experienced or witnessed discrimination, we recommend you start by reviewing the Resource Map, on page 10. This will allow you to get a sense of the different agencies and the different types of complaints they handle.

How to Use the Resource Map:

1. Identify the type of discrimination or incident (i.e., employment, housing, public accommodations, education, or a hate crime).
 - a. If you are having any issues determining the type of discrimination or the secondary issues, we suggest you refer to the “What is Discrimination” section, on pages 5 & 6, or view the hypothetical scenarios below to see how others in similar situations might navigate the system.
2. Identify any potential secondary issue(s). This may help distinguish which specific agency would be best to contact.
3. Refer to the right-handed column for the page number of the specific agency profile to get more information regarding said agency and details regarding their complaint process.
4. Once at the correct page within the guidebook, check the eligibility criteria listed to ensure your situation fits within their scope.
5. Use the step-by-step instructions, within the guidebook or resource map, to file a complaint or seek support.

Hypothetical Scenarios

Here are a few examples of real-world situations and how this guidebook can be used to determine the right agency for support:

Scenario 1: Employment Discrimination

Jamie, a nonbinary person, is fired shortly after coming out at work. Their supervisor made repeated comments about Jamie's appearance and refused to use their correct pronouns.

Use this guide to:

1. Identify that this is a case of employment discrimination.
2. Refer to page 21 of the guidebook for additional guidance and follow the steps to file a complaint.

Scenario 2: Housing Discrimination

Maya, a transgender woman, was denied an apartment after the landlord found out she was trans. The landlord made a comment implying the other tenants wouldn't be “comfortable.”

Use this guide to:

1. Recognize this as housing discrimination based on gender identity.
2. Refer to page 18 of the guidebook for additional guidance and follow the steps to file a complaint.

Scenario 3: Hate Crime in a Public Space

Alex, a gay man, was physically attacked outside a bar while holding hands with his partner. The attacker also used homophobic slurs.

Use this guide to:

1. Identify this as a potential hate crime.
2. Contact the local police department to file a report.
3. Additionally, refer to the Attorney General's Office - Civil Rights Division section, on page 14 of the guidebook, for additional guidance.

Scenario 4: Public Accommodation Discrimination

Riley, a queer person with a disability, was denied service at a gym and overheard staff laughing and referring to them with slurs.

Use this guide to:

1. Recognize this as discrimination in a place of public accommodation.
2. Refer to page 10 of the guidebook for additional guidance and follow the steps to file a complaint.

Scenario 5: Healthcare Discrimination

Sam, a bisexual transgender man, visited a local clinic for a routine check-up. During the visit, the provider repeatedly misgendered him, dismissed his concerns about hormone treatment, and made inappropriate comments about his sexuality. Sam left feeling humiliated and unsure if he could trust any medical providers again.

Use this guide to:

1. Recognize this as discrimination within a health care setting and by a physician.
2. Refer to page 25 of the guidebook for additional guidance by the Board of Registration in Medicine and follow the steps to file a complaint.

RESOURCE MAP							
GENERAL ISSUE	SECONDARY ISSUE	AGENCY	CONTACT INFORMATION			HOW TO FILE A COMPLAINT	PAGE #
			PHONE NUMBER	ADDRESS	EMAIL		
PUBLIC ACCOMODATION		Massachusetts Commission Against Discrimination (MCAD)	Boston: (617) 994-6000 Springfield: (413) 739-2145 Worcester: (508) 453-9630 TTY: (617) 994-6196	MCAD Boston 1 Ashburton Place, Suite 601 Boston, MA 02108 MCAD Springfield 436 Dwight Street, Room 220 Springfield, MA 01103 MCAD Worcester 18 Chestnut Street, Room 520 Worcester, MA 01608	mcad@mass.gov	3 Ways: (Within ~300 days, or 6 months for educational admissions complaints) 1. Visit an MCAD Office (Boston, Springfield, or Worcester) 2. Schedule a virtual intake here 3. Mail a complaint to MCAD using the instructions found on the MCAD website	10
		Attorney General's Office (AGO) Civil Rights Division	(617) 963-2917	Office of the Attorney General Civil Rights Division 1 Ashburton Place, 18th Floor Boston, MA 02108	N/A	4 Ways: 1. File an online complaint here 2. By calling (617) 963-2917 3. Visit an AGO regional office 4. By mail	14
EMPLOYMENT	General	MCAD	See "Public Accommodation"				10
	Equal Pay	AGO's Civil Rights Division					14
	Retaliation Affecting Wages	Attorney General's Office (AGO) Fair Labor Division	(617) 727-3465	Office of the Attorney General Fair Labor Division 1 Ashburton Place, 18th Floor Boston, MA 02108	N/A	File an online complaint here If you need a wage complaint form in an accessible format other than filing online, please call the Fair Labor Division Hotline at (617) 727-3465.	16
HOUSING	General	MCAD	See "Public Accommodation"				10
		AGO's Civil Rights Division					14
	Credit & Mortgage Lending	Attorney General's Office (AGO) Consumer Advocacy and Response Division	(617) 727-8400	Office of the Attorney General Consumer Advocacy & Response Division 1 Ashburton Place, 18th Floor Boston, MA 02108	N/A	4 Ways: 1. File an online complaint here 2. By calling (617) 727-8400 3. Visit an AGO regional office 4. By mail	18
CONSUMER TRANSACTIONS	Retail	AGO's Consumer Advocacy and Response Division	See "Credit & Mortgage Lending"				18
	Auto Sales						
EDUCATION	General	MCAD	See "Public Accommodation"				10
		AGO's Civil Rights Division					14
	Elementary & Secondary	Department of Elementary and Secondary Education (DESE)	(781) 338-3700	Massachusetts Department of Elementary and Secondary Education 135 Santilli Highway, Everett, MA 02149	DESECompliance@mass.gov	4 Ways: 1. File an online complaint here 2. By calling (781) 338-3700 3. By email, fill in the complaint form and submit it via email to DESECompliance@mass.gov 4. By mail	21
	College or University	Department of Higher Education (DHE)	(617) 994-6950	Massachusetts Department of Higher Education 1 Ashburton Place, Room 1401, Boston, MA 02108	N/A	File an online complaint here	22
HEALTHCARE	Access to Gender Affirming Care	AGO's Civil Rights Division	See "Public Accommodation"				14
	Non-Quality of Care Access and Billing Issues	Attorney General's Office (AGO) Health Care Division	(888) 830-6277 opt. 2	Office of the Attorney General Health Care Division 1 Ashburton Place, 18th Floor Boston, MA 02108	N/A	4 Ways: 1. File an online complaint here 2. By calling (888) 830-6277 opt. 2 3. Visit an AGO regional office 4. By mail	24
	Physician or Accupuncturist	Board of Registration in Medicine (BORIM)	(781) 876-8200	Board of Registration in Medicine 178 Albion Street Suite 330 Wakefield, MA 01880	For general information: borim.info@mass.gov	3 Ways: 1. File an online complaint here 2. By Mail 3. You can call or email requesting a paper complaint form be mailed to you	25
	For other clinical and behavioral health professionals	Department of Public Health's Bureau of Health Professions Licensure (BHPL)	(617) 973-0800	Department of Public Health Bureau of Health Professions Licensure 250 Washington St. Boston, MA 02108	N/A	File an online complaint here or call to ask for more filing options	25
	Medical Facility	Department of Public Health's Division of Healthcare Facility Licensure and Certification (DHCFLC)	Main Line: (617) 753-8000 24 Hour Complaint Line: (617) 753-8150 or (800) 462-5540	Department of Public Health, Division of Healthcare Facility Licensure and Certification 67 Forest St. Marlborough, MA 01752	N/A	3 Ways: 1. By Mail, you can find the downloadable form here 2. By Fax at (617) 753-8165 3. If you are not able to provide a written complaint, you may call the 24 hour consumer complaint line at (800) 462-5540 or (617) 753-8150.	28
		Patient Advocate/Representative within Hospital Network	See the "Advocacy within Massachusetts Hospitals" within the guidebook for the most common healthcare facilities within the Commonwealth or contact your specific healthcare provider's office to determine if this is an available option				30
		The Joint Commission	(800) 994-6610	The Joint Commission One Renaissance Boulevard Oakbrook Terrace, IL 60181	N/A	2 Ways: 1. File an online complaint here 2. By Mail	31
	Behavioral Health Facility	Department of Mental Health (DMH)	(617) 626-8108	The Department of Mental Health Central Office of Investigations 25 Stanford St. Boston, MA 02114	N/A	Mail a completed complaint form, found here	31
	Health Insurance	Office of Consumer Affairs and Business Regulation: Division of Insurance (DOI)	(617) 521-7794	Commonwealth of Massachusetts Division of Insurance 1 Federal Street, Suite 700 Boston, MA 02110-2012	CSSComplaints@mass.gov	4 Ways: 1. File an online complaint here 2. Email the completed complaint form to CSSComplaints@mass.gov 3. By Mail 4. Fax the completed form to (617) 753-6830	34
	Auto Insurance						
TRANSPORTATION		Massachusetts Department of Transport (MassDOT)	(857) 368-8580	MassDOT Office of Diversity and Civil Rights 10 Park Plaza, Suite 3800 Boston, MA 02116	massdot.civilrights@dot.state.ma.us	3 Ways: 1. By Mail - Download the complaint form here 2. Fax the completed form to (617) 222-3263 3. File in person	36
POLICE	All Police Officers	Peace Officer Standard and Training (POST) Commission	(617) 701-8401	POST Commission 84 State Street, Suite 200 Boston, MA 02109	POSTC-comments@mass.gov	4 Ways: 1. File an online complaint here 2. By calling (617) 701-8401 3. By mail 4. File in person	37
	Boston Police Department Misconduct	City of Boston's Office of Police Accountability and Transparency (OPAT)	(617) 635-4224	OPAT Commission 2201 Washington St Suite 102 Roxbury, MA 02119	OPAT@boston.gov	4 Ways: 1. File an online complaint here 2. By calling (617) 635-4224 3. By mail or at the drop box in front of the OPAT office 4. Email your complaint to OPAT@boston.gov	38
LEGAL	Judge	Commission on Judicial Conduct (CJC)	(617) 725-8050	Commission on Judicial Conduct 11 Beacon Street Suite 525 Boston, MA 02108	N/A	3 Ways: 1. File an online complaint here 2. By Mail - Download the complaint form here 3. Fax the completed complaint form to (617) 248-9930	39
	Attorney	Board of Bar Overseers (BBO)	(617) 728-8750	Office of the Bar Counsel 1 Beacon Street, Floor 10, Boston, Massachusetts 02108	N/A	Mail a completed complaint form, found here	40
RESOURCES	Legal	Massachusetts Bar Association	Boston Office: (617) 338-0500 Western Office: (413) 731-5134	MBA Boston office 20 West St. Boston, MA 02111-1204 MBA Western Mass. office 1441 Main St., Suite 925 Springfield, MA 01103	N/A	Go to: https://www.massbar.org/public for available constituent resources	43
	Local	See the local resources chart of the guidebook or your specific municipality's website for more information					42
	Federal	See the federal resources chart of the guidebook or the current federal guidelines for more information					43

PUBLIC ACCOMMODATION

Massachusetts Commission Against Discrimination (MCAD)

The Massachusetts Commission Against Discrimination (MCAD) is the independent state agency that enforces the Massachusetts anti-discrimination laws by investigating complaints of discrimination in employment, housing, public accommodations, credit and lending, and education. Anyone living in, working in, or visiting Massachusetts can file a complaint with MCAD. There are no residency, citizenship, or other requirements.

Protected Categories

- **Employment:** Age (40 years+), Criminal records (inquiries only), Disability, Religion, Pregnancy, Sex, Gender identity/expression, Sexual orientation, National origin, Ancestry, Race, (Including the CROWN Act- Natural & Protective Hairstyles), Color, Active Military personnel, Veteran Status, Genetic information.
- **Housing:** Age (18+), Children (lead paint), Marital/Familial Status, Disability, Genetic information, Public Assistance, Active Military/ Veteran Status, Religion, Ancestry, National Origin, Race, Color, Sex, Gender Identity/ Expression, Sexual orientation.
- **Public Accommodations:** Ancestry, Color, Disability, National origin, Race, Religion, Sex, Gender identity, Sexual orientation.

Complaint Process:

- There are currently a few ways to file a complaint at the MCAD. Legal representation is not required for someone to file a complaint at the MCAD and there is no cost to filing a complaint. In most cases, the individual has 300 days from the last discriminatory act to file a complaint (or 6 months for complaints that allege educational admissions discrimination). Complaints filed at the MCAD will be investigated by an MCAD staff member. During the investigation, the MCAD does not represent the individual in a legal capacity. This investigation takes, on average, 18-24 months to complete.
 - Visiting an MCAD Office (Boston, Springfield, Worcester) is the quickest option to get an intake interview and file a complaint.
 - There is also the option to schedule a virtual intake by using the Intake Scheduling Portal on the [MCAD website](#).
 - Or, there is the option to mail a complaint to the MCAD using the instructions found on the [MCAD website](#).
 - Individuals within their 300-day filing deadline should visit one of their offices or call (617) 994-6000.

- Individuals within 72 hours of their 300-day deadline should call (617)994-6000 to receive priority for emergency intake appointments.
- If someone chooses to file with legal representation or with a Duly Authorized Representative (DAR), the attorney or DAR may file on behalf of the individual through an eComplaint portal and can request access by reaching out to the MCAD at mcad@mass.gov.
- **Complaint Authorization & Serving of the Complaint**
 - When a complaint is filed, additional review may be required to determine if the MCAD has jurisdiction over the claims in the complaint. Once the complaint is authorized, formal investigation of the case begins by first serving the official MCAD complaint on both the complainant (individual who filed the complaint) and the respondent(s) (individual and/or organization alleged to have discriminated against the complainant) parties.
 - An MCAD Investigator is assigned to the case to gather information throughout the investigative process by interviewing witnesses, obtaining relevant documentation, conducting site visits, and using additional methods as necessary.
 - More information on the case process can be found on the [MCAD website](#).
- **Position Statement & Rebuttal**
 - Once the complaint is mailed to the respondent(s), they then have an opportunity to reply to the statements in the complaint by submitting a position statement in writing. The position statement is sent to the MCAD and the complainant.
 - After receiving the position statement, the complainant has the option to submit a written rebuttal to the statements made in the position statement.
- **Investigative Conference**
 - Sometimes, the assigned MCAD Investigator will hold a virtual meeting with both parties to ask questions and gather additional information. Investigative conferences typically last 15-20 minutes and are not a formal hearing.
- **Early Mediation**
 - Early Mediation is a voluntary service offered by the MCAD's Alternative Dispute Resolution (ADR) Unit to resolve disputes and reach settlements for the MCAD case before a determination is made. If the case reaches a settlement in early mediation, the case is closed at the MCAD and does not proceed further.
- **Determination & Investigative Disposition**
 - After a thorough investigation, the Investigating Commissioner assigned to the case will make a determination that is sent to the parties in writing as an investigative disposition. The investigative disposition explains the legal reasoning as to whether there is enough evidence to support that it is more

likely than not that unlawful discrimination has occurred. An investigative disposition will have one of three determinations:

- i. Probable Cause (PC): This means that the MCAD has found sufficient evidence to support a preliminary conclusion that unlawful discrimination may have occurred.
- ii. Lack of Probable Cause (LOPC): This means that the MCAD has not found sufficient evidence to support a preliminary conclusion that unlawful discrimination may have occurred.
- iii. Lack of Jurisdiction (LOJ): This means that the MCAD has found that it does not have legal authority over the allegations of discrimination.

- **Appealing the Preliminary Determination**

- If the Investigating Commissioner made a determination of lack of probable cause or lack of jurisdiction, the complainant has the right to appeal the determination within 10 days of receiving the investigative disposition. The Investigating Commissioner, or their designee, will hold a “preliminary hearing” where the complainant has an opportunity to explain why they believe the determination was incorrect. Based on the results of the preliminary hearing, the Investigating Commissioner may:
 - i. Send the case back to the MCAD Investigations Unit for further investigation;
 - ii. Reverse the finding by issuing a probable cause determination; or
 - iii. Uphold the original determination. If the determination is upheld, the case is closed and does not proceed further at the MCAD.
- If the Investigating Commissioner made a determination of probable cause, the respondent has the right to file a motion for reconsideration with the MCAD Clerk's Office and the MCAD Office of the General Counsel. In most cases, the respondent(s) can make a motion for reconsideration of a probable cause determination at any time before the case is certified for public hearing.

- **Conciliation**

- Conciliation is mandatory and is offered after a probable cause determination has been made by the Investigating Commissioner. As required by the MCAD's governing statute, M.G.L. c. 151B, all parties and counsel are required to attend the conciliation. If a complainant does not have private counsel, the Commission will assign MCAD Commission Counsel to the case. In conciliation, an MCAD Mediator attempts to achieve a just resolution of the case and to obtain assurances that the respondent(s) will satisfactorily remedy any violations of the rights of the complainant and take action to ensure the elimination of discriminatory practices—or the prevention of their occurrence—in the future.

- If the case reaches a settlement in conciliation, the case is closed at the MCAD and does not proceed further.
- **Discovery & Certification of Issues to Public Hearing**
 - When a case does not settle in conciliation, the parties are given an opportunity to conduct discovery, pursuant to 804 CMR 1.10 (2020). The parties will receive a discovery order from the Commission that sets a timeframe for them to gather even more information on the case before the case is certified for a public hearing. Permitted discovery may include, but is not limited to, interrogatories to parties, requests for the production of documents, papers, or other tangible things, depositions, subpoenas, and site visits.
 - Then, the Investigating Commissioner will determine if there is enough public interest to certify the case for public hearing. The Investigating Commissioner may issue the certification order sua sponte (taking the action on the Commission's own accord) or after holding a certification conference. Notification of the certification conference schedule will be served to both parties and counsel, along with a request for written submissions ahead of the certification conference. At the conference, the Investigating Commissioner will consider which issues, matters, and questions of law will be certified to bring to public hearing. The Investigating Commissioner also addresses matters that may lead to a denial of certification and/or a reversal of the case's probable cause preliminary determination during the conference. For more information on the certification of issues to public hearing, please reference 804 CMR 1.11 (2020).
- **Public Hearing**
 - The MCAD holds public hearings pursuant to M.G.L. c. 151B, § 5 and 804 CMR 1.12 (2020) conducted by an MCAD Hearing Commissioner or MCAD Hearing Officer (presiding officer) at the MCAD Boston Office located at 1 Ashburton Place, Suite 601, Boston, MA 02108. The parties make opening statements regarding what they believe the evidence will show. Parties have the right to call and examine witnesses under oath, to introduce exhibits, to cross-examine witnesses, and to submit rebuttal evidence. The presiding officer rules on objections and determines what testimony is admissible and what documents are admitted into evidence as exhibits. The presiding officer is not bound by the rules of evidence observed by courts but is bound by the rules of privilege (for example, the attorney-client privilege). Only information admitted into evidence at the public hearing can be considered by the presiding officer when rendering a hearing decision.

- **Contact Information**

- MCAD Boston Headquarters: 1 Ashburton Place, Ste. 601, Boston, MA 02108; (617) 994-6000 (Monday – Friday: 9:00 am – 5:00 pm).
- MCAD Worcester Office: 18 Chestnut Street, Rm. 520, Worcester, MA 01608; (508) 453-9630 (Monday – Friday: 9:00 am – 5:00 pm).
- MCAD Springfield Office: 436 Dwight Street, Rm. 220, Springfield, MA 01103; (413) 739-2145 (Monday – Friday: 9:00 am – 5:00 pm).
- www.instagram.com/mass_cad/
- <https://bsky.app/profile/masscad.bsky.social>
- www.linkedin.com/company/massachusetts-commission-against-discrimination/

Civil Rights Division of the Massachusetts Attorney General's Office (AGO)

The Civil Rights Division enforces anti-discrimination laws in a number of areas, including housing, employment, public accommodations, education, and law enforcement. The Division handles complaints that allege discrimination on the basis of various categories that are protected by state law, including:

- Age
- Race
- Ethnicity or National Origin
- Religion
- Gender Identity or Sex
- Sexual Orientation
- Familial Status / Parenthood
- Disability
- Public Assistance
- Military / Veteran Status

Complaint Process:

- Complaints can be filed online, by phone, in person, or via mail:
 - The online complaint form may be found [here](#).
 - By calling the Civil Rights Helpline: (617) 963-2917.
 - In person, or by mail (1 Ashburton Place, Boston, MA, 02108).
- The Civil Rights Division receives and reviews a large number of complaints on a daily basis from people across the Commonwealth. **The Division, which primarily investigates patterns and systems of discrimination, is able to accept a very limited number of complaints for investigation.** For complaints that the Division

does not investigate, it may provide information about other organizations or agencies that may be able to provide assistance. While they cannot take action or intervene in every matter that is brought to their attention, they carefully track, analyze, and maintain a record of each complaint received in order to inform ongoing and future civil rights enforcement efforts.

Additional Resources:

- [Resources for Immigrants Within Massachusetts](#)
- [Office of the Attorney General's Reproductive Justice Unit](#)

EMPLOYMENT

Massachusetts Commission Against Discrimination (MCAD)

MCAD enforces M.G.L. c. 151B, which makes it illegal to discriminate against prospective or current employees on the basis of their membership in a protected class. Workplace harassment based on membership in a protected class is also prohibited. The law applies to employers with six (6) or more employees and anyone who employs domestic workers, regardless if there are fewer than six (6) workers employed. Harassment based on membership in a protected class, including sexual harassment as a form of sex discrimination, is also prohibited in the workplace. See page 10 of the guidebook for additional information on filing a complaint with MCAD.

Civil Rights Division of the Massachusetts Attorney General's Office (AGO)

See page 14 of the guidebook for additional information on filing an employment discrimination complaint with the Civil Rights Division of the Massachusetts Attorney General's Office.

Fair Labor Division of the Massachusetts Attorney General's Office (AGO)

The Fair Labor Division handles complaints of retaliation for asserting one's rights under the state wage & hour laws at M.G.L. c. 151 and c. 149. It is against the law for an employer to punish, discriminate against, or harm a worker in any way for trying to enforce their wage and hour rights. For example, an employer may not retaliate against a worker because the worker complained to the Attorney General's Office or any other person about a violation of the worker's rights (or a co-worker's rights). Any person who performed work in the Commonwealth of MA, regardless of immigration status, can file a wage & hour law complaint. There is a 3-year statute of limitations for wage & hour law complaints.

Complaint Process:

- Complaints can be filed [online](#) or by calling the hotline: (617) 727-3465.
- The complaint is reviewed, and a determination is made on whether to open an investigation, issue a private right of action to the complainant, issue an advisory to the employer, or take another action.

- All complaints receive a response, provided contact information is listed. Investigations can take anywhere from days to years; it depends on many factors.
- Resolutions for investigations that lead to enforcement can include compliance with the laws on the part of the employer going forward and/or fines against an employer.

Additional Resource: [Protections against retaliation | Mass.gov](#)

HOUSING

Massachusetts Commission Against Discrimination (MCAD)

The MCAD enforces M.G.L. c. 151B which makes it illegal for landlords, realtors, real estate agencies, property managers, management companies, and public housing authorities to discriminate against applicants, tenants, or potential buyers on the basis of their membership in a protected class, which includes the refusal or delay to rent, lease, negotiate, or sell a property. The law also prohibits discriminatory advertising, setting discriminatory terms or conditions, the use of intimidation, coercion, or discriminatory practices like steering, and the misrepresentation of housing availability. Harassment based on membership in a protected class, including sexual harassment as a form of sex discrimination, is also prohibited. See page 10 of the guidebook for additional information on filing a housing complaint with MCAD.

Civil Rights Division of the Massachusetts Attorney General's Office (AGO)

See page 14 of the guidebook for additional information on the Civil Rights Division of the MA AG's Office.

Consumer Advocacy and Response Division of the Massachusetts Attorney General's Office (AGO)

The Consumer Advocacy and Response Division (CARD) handles consumer complaints against businesses. You should file a complaint with CARD if you are having a problem with a business and need help to resolve that problem. The most common consumer issues include:

- Defective products;
- Car sales and financing;
- Auto repossession issues;
- Debt collection;
- Mortgage servicing and loan modification;
- Home improvement contracts;
- Business closures;
- Utility bill disputes;
- Shut off of unregulated utilities; and
- Issues specific to immigrants, veterans, homeless, and elderly residents.

You can also file a complaint to report anti-competitive mergers, price-fixing agreements, and other illegal practices. Consumer means individuals who purchased or attempted to purchase a product or service for personal, family, or household use.

Complaint Process:

- You can file a complaint online, by mail, or in person.
 - File a consumer complaint online [here](#).
 - Individuals who need help with the online form or have any questions can be made to the Attorney General's Consumer Hotline at (617) 727-8400. The hotline is staffed from 8:00 a.m. to 4:00 p.m., Monday through Friday.
 - You can [print their complaint form](#), fill it out, and mail it to:
 - **Office of the Attorney General**
Consumer Advocacy & Response Division
One Ashburton Place, 18th Floor
Boston, MA 02108
 - You can also call the hotline to request that a complaint form be sent to you by mail. All completed consumer complaints can be sent to the Attorney General's Office at the address above.
 - Please do not send more documents to the office until they contact you regarding your complaint.
 - Consumers may also seek assistance directly at any one of their office locations from 9am to 5pm, M-F. The service available in person is the same as the consumer hotline. Please consider calling the hotline before planning a visit to their office.
- CARD offers a voluntary consumer assistance service where they will work with the complainant and merchant to reach a voluntary resolution to the consumer's complaint. This service is voluntary for both parties. CARD cannot provide legal advice or legal representation to consumers.

City of Boston's Fair Housing Commission

Their mission is to ensure fair and equitable access to housing opportunities. They strive to increase equity and reduce barriers to opportunity for persons living and working in the City of Boston.

Complaint Process:

- You can file a complaint online, by phone, or in person.
 - File a complaint online [here](#).
 - You can also call them at (617) 635-2500.

- Walk-ins are also encouraged at their office:
 - 1 City Hall Square, Room 966
Boston, MA 02201
- There are no residency or citizenship requirements. The act of discrimination must have happened within the City of Boston and within 180 days of filing a complaint.
- After the constituent signs the complaint, they become the Complainant, and their investigation begins. Within 10 days of returning the signed complaint, all parties, including the Complainant and Respondents, will be mailed a “Notice of Investigation” outlining their rights and providing contact information for the assigned Investigator. Respondents will receive an additional document called “Request for Information,” in which they will provide specific information and respond to the Complaint. They must respond within 20 days. After they provide their response, the Investigator will conduct interviews with all parties and may interview witnesses or conduct site visits if deemed necessary. During the investigation, any party may partake in settlement discussions, which may resolve the matter before making a determination.
- If settlement is unsuccessful, after a thorough investigation, the Investigator will determine whether there is probable cause—or lack thereof—that discrimination took place.

EDUCATION

Massachusetts Commission Against Discrimination (MCAD)

Educational institutions cannot discriminate against applicants based on an applicant's membership in a protected class. It is illegal discrimination if you were denied admission to a school, university, or other educational institution in Massachusetts based on your race, color, religious creed, national origin, sex, age, criminal record, or disability, including blindness or deafness. One must meet the educational qualifications for the program, and refusal of admission must be based on discrimination related to membership in a protected class. The law covers admission to a program or course of study that leads to a degree. This may include religious or denominational institutions, vocational training institutions, and any institution for instruction or training. In some cases, the MCAD has jurisdiction over harassment at school. Filings of complaints of discrimination in education must be placed within 180 days since the last discriminatory act. See page 10 of the guidebook for additional information on the MCAD complaint process.

Civil Rights Division of the Massachusetts Attorney General's Office (AGO)

See page 14 of the guidebook for additional information on the Civil Rights Division of the MA AG's Office.

Department of Elementary and Secondary Education (DESE)

The Massachusetts Department of Elementary and Secondary Education (DESE) handles complaints as required by applicable federal and state laws and regulations. Through its Problem Resolution System (PRS), DESE handles complaints that allege a school or a district is not meeting legal requirements for education. Anyone, including parents, students, educators, community members, and agency representatives, may contact the PRS office for assistance. PRS has the authority to investigate whether a publicly funded education provider is implementing the requirements of any federal or state education law or regulation under the Department's authority.

DESE encourages schools and districts to take quick action to respond to questions and concerns about students' educational programs. Therefore, individuals with such concerns are encouraged to contact school district personnel (for example, the principal, superintendent of schools, or the administrator of special education) first to resolve the problem.

Complaint Process:

- File a complaint via the [Problem Resolution System](#) (PRS).
- You may fill out the following form electronically or on paper ([Here](#)).
 - After you complete the complaint form, please submit it via email at DESECompliance@mass.gov or by mail to the Problem Resolution System Office, Massachusetts Department of Elementary and Secondary Education, 135 Santilli Highway, Everett, MA 02149. If submitting via email, for the signature line, you may either type your name or insert your electronic signature, both of which will be considered the legal equivalent of your manual/handwritten signature.
- Please call (781) 338-3700 or email DESECompliance@mass.gov to receive a complaint intake form in any language.
- PRS staff can also take your complaint over the phone in any language.

Department of Higher Education (DHE)

The DHE attempts to provide an avenue for informal resolution of matters concerning institutions and cannot require an institution to take any specific action in a matter. Issues falling under the DHE's jurisdiction include academic quality and licensing, while issues regarding student life (including, for example, student discipline, grading, and housing) typically fall within the purview of the institution itself. An institution of higher education's Board of Trustees is responsible for establishing and enforcing the policies necessary for the management of the institution under its authority. For this reason, nearly all complaints should be resolved at the institutional level. Please note that the DHE will only act upon complaints that were unable to be resolved through the institution's own internal dispute resolution process.

Complaint Process:

- To initiate a complaint about a college or university operating in Massachusetts, a complaint form must be completed [here](#).
- After a complaint is submitted to the Board of Higher Education, the complaint is referred to the institution it concerns for explanation, response, and resolution, if possible. The institution generally has 30 days from its receipt of the complaint from the Board to provide a response to the complainant and the Board. If the forthcoming clarification and response concerning a Massachusetts institution do not satisfy the Board, the matter shall be referred to the Consumer Protection Division and/or the Public Charities Division of the Attorney General's Office. If the institution is outside of Massachusetts, DHE will attempt to coordinate with similar authorities where the complainant resides.

- An institution's own Board of Trustees has the authority and responsibility to establish and enforce policies necessary for the management of the institution. The Board of Higher Education cannot require any institution to take any specific action in a matter and cannot provide complainants with legal advice.

Additional Resource: [DHE Complaint Policy and Process](#)

HEALTHCARE

In this Section:

Civil Rights Division of the Massachusetts Attorney General's Office

Health Care Division of the Massachusetts Attorney General's Office

Massachusetts Department of Public Health

- Massachusetts Board of Registration in Medicine (BORIM)
- Bureau of Health Professions Licensure
- Division of Health Care Facility Licensure and Certification

Advocacy within Massachusetts Hospitals

Joint Commission

Massachusetts Department of Mental Health

Civil Rights Division of the Massachusetts Attorney General's Office (AGO)

See page 14 of the guidebook for additional information on the Civil Rights Division. Additionally, please review the available resources from the [AGO's Reproductive Justice Unit](#), also available on page 15.

Health Care Division of the Massachusetts Attorney General's Office (AGO)

The Attorney General's Health Care Division works to promote public health and improve the efficiency and effectiveness of the health care system in Massachusetts. The Division also provides guidance and public reporting on the community benefits offered by nonprofit hospitals and health plans through the innovative Community Benefits Program.

The Health Care Division (HCD) includes a Mediation Unit and Helpline dedicated to helping people who are experiencing problems with their health insurance or provider billing. HCD offers a voluntary consumer assistance service where they will work with the complainant and healthcare entity to reach a voluntary resolution to the consumer's complaint. This service is voluntary for both parties. HCD cannot provide legal advice or legal representation to consumers. While they cannot take action or intervene in every matter that is brought to their attention, they carefully track, analyze, and maintain a record of each complaint they receive in order to inform their ongoing and future civil rights enforcement efforts.

Complaint Process:

- Complaints can be filed online, by phone, in person, or via mail:
 - The online complaint form may be accessed [here](#).
 - By calling the Healthcare Helpline: (888) 830-6277 opt. 2. You can call the hotline to request that a complaint form be sent to you by mail. All completed consumer complaints can be sent to the Attorney General's Office at the address below.
 - By mail (Office of the Attorney General 1 Ashburton Place, 18th Floor, Boston MA, 02108).
 - By visiting a regional AGO office ([New Bedford](#), [Springfield](#), or [Worcester](#)).

Additional Resources:

- [Avoiding Health Insurance Scams](#)
- [Avoiding Addiction Treatment Scams](#)

Massachusetts Department of Public Health (DPH)

Bureau of Health Professions Licensure (BHPL)

You have a right to file a complaint with the Bureau of Health Professions Licensure if a healthcare professional or facility violates standards of professional conduct. This is broken up into 22 boards of registration and certification in health professions (Doctors, Nurses, Physician Assistants, Pharmacists, and more).

- Each of these Boards has different standards, and you can see more detailed information on the Massachusetts Boards of Registration in Medicine in the entry below.
- www.mass.gov/info-details/file-a-complaint-against-a-health-care-professional-or-facility.
- You can also call the main line for more information at (617) 973-0800.

Board of Registration in Medicine (BORIM)

- The Board of Registration in Medicine is responsible for licensing, regulation, and discipline of Massachusetts physicians and acupuncturists.
- The Board of Registration in Medicine's mission is to ensure that only qualified and competent physicians of good moral character are licensed to practice in the Commonwealth of Massachusetts and that those physicians and health care institutions in which they practice provide to their patients a high standard of care,

and support an environment that maximizes the high quality of health care in Massachusetts.

- Types of Complaint

- Patients or patient representatives can submit a complaint against a licensee for the Board to review.
- The Board does not take action on complaints where the allegations describe conduct by a person that the Board does not license, matters that the Board does not regulate, or where the complaint requests action by the Board that it does not have authority to take. These include:
 - Complaints alleging conduct by a person or person(s) other than the physician who is the subject of the complaint, and the initial investigation indicates that the physician does not employ, direct, or supervise the staff member(s) involved, e.g., rude front desk staff at a large group practice or facility.
 - Complaints alleging non-fraudulent conduct with respect to payment arrangements for medical services, e.g., a physician does not accept personal checks, or a physician does not accept insurance.
 - Complaints alleging that a physician maintains policies with respect to office hours, appointment availability, wait times, and the acceptance of new patients, provided that the limits set by the physician on availability of services comply with 243 CMR 2.07(9) and are based on non-discriminatory criteria.
 - Complaints that request the Board to order the physician(s) to make, remove, or amend information in the patient's medical record.
- The Board has jurisdiction over professional interactions between patients and physicians and recognizes appropriate bedside manners and demeanor are integral to quality patient care. To better promote therapeutic interactions, the Board may, in some instances, provide physicians who are the subject of complaints that allege isolated instances of poor bedside manner and/or personality conflicts with educational materials to ensure licensees have access to current resources geared towards fostering positive physician-patient encounters. Depending on the circumstances, the Board may not take any further action with respect to a complaint against a physician who has not had the benefit of receiving these resources from the Board in the past; however, the complaint will remain on file in the event the physician violates a Board rule or regulation in the future.

- Complaint Process

- Online: You can file a complaint against a Massachusetts physician by completing a complaint form via the [Online Complaint portal](#).

- By mail: You may also submit a paper complaint. The form can be downloaded from the Board's website [here](#).
- By phone: You can call the Board's Consumer Protection Unit at (781) 876-8230.
- By email: You can email the Consumer Protection Unit to request a complaint form be mailed to your address at borim.consumercomplaints@mass.gov.
- What to include:
 - When filing your complaint, please be as specific as possible about what the physician named in your complaint did or failed to do that caused you to file the complaint.
 - Pertinent date(s) and location(s) of treatment, if possible.
 - Provide the physician's full name along with your contact information.
 - Additional materials that you think are relevant to the complaint.
 - Please **do not** send original documents or medical records, as they will not be returned to you.
- Will the physician know that I filed the complaint?
 - Yes, the physician will be notified in writing that you filed the complaint. The physician will receive a copy of your complaint along with any supporting documentation you submitted and may be asked to submit a written response to the concerns that you have raised within thirty days of being notified.
- Can I file a complaint anonymously?
 - Yes, you may file a complaint without providing your name or contact information. However, the Board's ability to investigate anonymous complaints is extremely limited. Specifically, without knowing the name of the patient, Board investigators may not be able to obtain documentary evidence, including medical records or a detailed response from the physician concerning the allegations. Additionally, the Board has no way to ask any necessary follow-up questions or provide any update to complainants who decline to provide their name and contact information.
- All complaints are reviewed initially to determine whether the facts constitute a violation of a statute, regulation, or Board policy.
 - Complaints that fall outside the Board's jurisdiction or involve allegations that do not amount to a violation of a statute, regulation, or Board policy are not investigated.
- Complaints that allege conduct which could subject a physician to discipline are mailed to the physician with instructions to provide a written response to the allegations.
 - Physicians are given thirty days in which to provide a response.

- Complaints which require a more extensive review are assigned to a team consisting of an attorney and either a general investigator or a clinical care investigator.
- Once the Board has received a copy of the physician's response and obtained all the necessary information, the matter is presented to the Complaint Committee for review. The Complaint Committee is a subcommittee of the Board, consisting of at least two Board members, one of whom is a physician.
- The Complaint Committee can decide to take any of the following actions:
 - Close the complaint;
 - Close the complaint with a letter of comment offering suggestions regarding issues raised in your complaint;
 - Defer the matter until such time as the physician has completed additional continuing medical education (CME) credits focused on a topic or issue raised in your complaint; or
 - Recommend to the full Board that the physician's license be disciplined.

Division of Health Care Facility Licensure and Certification (DHCFLC)

The Division of Health Care Facility Licensure and Certification is a regulatory agency required to identify and address Federal or State regulatory violations.

- To help you in the most effective and timely way, please read the following guidelines before submitting your complaint:
 - They investigate complaints about ongoing or recent problems only. If the matter about which you are complaining occurred more than 12 months ago, they are generally unable to investigate your case.
 - It is outside their authority to act as healthcare advocates for individuals or their families or to resolve general healthcare complaints where they do not have regulatory jurisdiction. See the resource list below for alternative sources of support.
 - Before filing a complaint with us, you are urged to first register your complaint with the facility's management team or Patient Advocate. Any member of the management team will be able to provide you with information about the facility's complaint procedure. Their contact details should be available from the facility's administrative staff (see "Advocacy within Massachusetts Hospitals" below).
 - If your complaint is about a person, facility, or issue which is outside their jurisdiction, make your complaint to the correct agency:
 - [For physicians](#)
 - [For nurses](#)

- [For other clinical staff, like Physician Assistants](#)
 - [For billing-related complaints](#)
 - For general hospital complaints: [The Joint Commission](#).
 - See the Joint Commission, on page 31
- If you are not the person receiving care, their legal surrogate, or have their permission to receive their personal medical information, you will need to complete a [Health Insurance Portability and Accountability Act \(HIPAA\) form](#). It will streamline the process if you print and complete a copy of this form, get the necessary signatures, and submit it with your written complaint. If you do not have legal authority to receive patient information, you will not receive a copy of the entire report, but you will receive a synopsis with a conclusion.
- www.mass.gov/how-to/file-a-complaint-regarding-a-hospital.
- Complaint Process:
 - They ask that you put your complaint in writing unless it is impossible for you to do so. This ensures that the formal complaint most closely reflects your concerns and is in your own words. Complaint forms are available on this site to ensure that you provide them with all the information needed to complete the investigation.
 - To submit a complaint in writing, if you are a patient, consumer, or their representative, please send the [Consumer/Resident/Patient Complaint Form](#), along with any necessary [HIPAA form](#), to:
 - By Mail
 - Division of Health Care Facility Licensure and Certification
 - Complaint Intake Unit
 - 67 Forest Street
 - Marlborough, MA 01752
 - By Fax: (617) 753-8165.
 - If you are not able to provide a written complaint, you may call the 24-hour consumer complaint line at (800) 462-5540 or (617) 753-8150.

Advocacy within Massachusetts Hospitals

- In most hospital systems, one can request information about or reach out to the patient advocate, patient representative, or patient relations/experience offices.
- For most hospitals, this individual or team will aim to address and resolve any concerns you experience in healthcare. Please check with them regarding the specifics of their process.
- Listed below are the websites for a few major hospital systems:

Facility	Patient Advocate or Representative Contact Information	
Baystate Medical Center	(413) 794-5456	Rights and Responsibilities Baystate Health
Beth Israel Lahey Hospital and Medical Center	(781) 744-5793	Customer Service Lahey Hospital & Medical Center
Boston Children's Hospital	(617) 355-7673	Rights & Responsibilities: Patients, Patient Representatives, & Families Legal Boston Children's Hospital
Boston Medical Center	(617) 414-4970	Patient Advocacy Boston Medical Center
Cambridge Health Alliance	(617) 665-1398	Patient Relations Cambridge Health Alliance
Cape Cod Health	Cape Cod Hospital: (508) 862-5401 Falmouth Hospital: (508) 457-3769	Patients Rights and Responsibilities Cape Cod Healthcare
Mass General Hospital	(617) 726-3370	Patient Rights & Concerns
Southcoast Health	(877) 264-7244	Service Excellence & Patient Experience at Southcoast Health
UMass Memorial	(774) 442-3701	Patient Rights and Responsibilities Medical Center UMass Memorial Health
Tufts Medical	(617) 636-9590	Support Services

Joint Commission

Approximately 80% of hospital systems are accredited by the Joint Commission, a private, nonprofit group that acts as a national accrediting organization. The Joint Commission requires that hospitals prohibit discrimination based on sexual orientation and gender identity or expression and will review all quality of care complaints. If your issue remains unaddressed and the organization is accredited or certified by The Joint Commission, you can speak up by reporting the patient safety concern to us:

- Online [here](#).
- By mail: Office of Quality and Patient Safety The Joint Commission One Renaissance Boulevard Oakbrook Terrace, Illinois 60181
- The Joint Commission does not accept walk-ins or complaints filed in person.
- Additional Resource: [Speak Up™ Against Discrimination](#)

Massachusetts Department of Mental Health (DMH)

- Types of Complaint:
 - Tier 1 Complaints (must be handled with outside help):
 - medicolegal death
 - sexual assault or abuse
 - physical assault or abuse which results in serious physical harm
 - attempted suicide, which results in serious physical harm
 - commission of a felony
 - serious physical injury resulting from restraint or seclusion practices
 - an incident that the Person in Charge, in his or her discretion, believes is sufficiently serious to require additional assistance
 - Tier 2 (handled inside the program through an Administrative Resolution process):
 - an allegation of an incident or condition that is not dangerous, illegal, or inhumane
 - allegations that are objectively impossible
 - allegations of fact that have previously been investigated and decided
 - alleges a violation of regulation, policy, or procedure that does not present a health or safety risk to a client or other individual and which may be resolved or corrected without the need for additional fact-finding
 - allegations withdrawn by the client or complainant provided the complaint does not concern the health or safety of the client or other individuals or

- allegations that present undisputed facts that allow the identified program representative to determine that the complaint can be best resolved through the administrative process
 - Tier 3 (if not addressed through Tier 1 or 2)
 - 10-day fact-finding to obtain more information to resolve the issue
- **Complaint Process:**
 - Any person who wishes to file a DMH complaint should complete the DMH Complaint Form, available [here](#).
 - Anyone may file a complaint; this includes staff at programs and facilities and the client's who receive services. It may also include friends, family, state agency officials, or others.
 - Complaints can be filed when something happens that an individual may be uncomfortable with. A complaint should be filed regarding dangerous, illegal, or inhumane conditions or incidents.
 - Once the form is completed, it may be given to the "person in charge" (the person in charge could be the manager, director, or other identified individual within the program or facility)
 - The form may also be mailed.
 - Once the complaint is filed, the person in charge has to decide whether the complaint should be handled within the program or with outside help. This depends on the seriousness of the complaint.
 - **Tier 1:**
 - These complaints are handled with outside help; the person in charge will need to forward the complaint to the appropriate "Responsible Person" (Director of Licensing, Director of Program Management, Area Director, Chief of Staff, or senior manager); they will then take the proper steps toward resolution. The Responsible Person will then refer it to the Office of Investigations, and notify all appropriate parties and the HRO of the pending investigation.
 - No later than 10 days after receipt of the investigator's report, the program representative should provide the parties with their ability to request reconsideration and the client's right to appeal the decision.
 - Decisions must be issued no later than 40 days after the complaint is sent to the Office of Investigators.
 - **Tier 2:**
 - These complaints are handled within the department through an administrative resolution process. The identified program representative must make an effort to meet with the client and, if a different person, the complainant. This meeting must take place within 3 business days to review the complaint, determine whether

there are conflicting facts, and discuss any actions that may be taken to resolve the issue.

- The program representative must provide parties with a written notice that states the grounds for an Administrative Resolution, the actions that will be taken (if any), the right to request a reconsideration, and the client's right to appeal.
- **Tier 3:**
 - If complaints can't be addressed through Tier 1 or 2, they will be addressed under Tier 3. The program representative will arrange for a 10-day fact-finding process to obtain more information in an effort to resolve the issue. This can be extended by 10 days when necessary.
 - Decisions must be issued no later than 5 days after completing the 10-day fact-finding process.

INSURANCE

Massachusetts Office of Consumer Affairs and Business Regulation: Division of Insurance (DOI)

The primary mission of the Division of Insurance (DOI) is to monitor the solvency of its licensees to promote a healthy, responsive, and willing marketplace for consumers who purchase insurance products. Protection of consumer interests is of prime importance to the Division and is safeguarded by providing accurate and unbiased information so consumers may make informed decisions and by intervening on behalf of consumers who believe they have been victimized by unfair business practices.

Consumer Services responds to consumer inquiries and intervenes on behalf of consumers to help resolve complaints against insurers, agents, and other licensees.

Complaint Process:

- Before filing a complaint, please make sure you have considered your other options:
 - Have you contacted your agent for assistance?
 - Have you contacted the company for assistance?
 - Have you sent the insurance company the information they requested?
 - Have you asked the company to explain the reason for not paying your claim?
- Your completed complaint form gives them authorization to review your concerns and provides the information necessary to pursue their investigation. In order to process your complaint, they will also need the following information from you:
 - Name of the insurance companies and agents involved
 - Your Member ID, policy, and/or claim numbers
 - A signed and notarized Power of Attorney (POA) if you are filing on behalf of a family member.
- Please send them all the relevant information when you submit your complaint. If you need to send additional documents please email the information to csscomplaints@mass.gov and note that you filed a complaint and are providing further documentation. Please be aware that Consumer Service will send a copy of your complaint and any related materials to any company, agent, or licensee involved in this matter. Please do not send them any medical records.
- File Complaint online [here](#) (more information on Filing An Insurance Complaint can be found [here](#))
- File Complaint by email or mail:
 - Download their Complaint Form [here](#)

- A. Fill it out (saving it as you go), and email it back (preferred method). Just attach the form to your email addressed to: CSSComplaints@mass.gov. You can attach any other necessary documents relating to your insurance complaint (ie: bills, explanation of benefits sheets, vehicle appraisals, police reports) to the email also.
- OR B. You can fill out the form, save it, and print it. You can then mail it to:
 - Division of Insurance
 - Consumer Services Unit
 - 1000 Washington Street, Suite 810
 - Boston, MA 02118-6200
- OR C. You can fill out the form, save it, and print it. You can then fax it to: (617) 753-6830
- All complaints are reviewed upon receipt to ensure that they are within the jurisdiction of the DOI. If jurisdiction is identified, within two weeks of filing, you (the complainant) will receive a written acknowledgment of the complaint or an email or letter indicating that the complaint was incomplete and requesting any required, missing information or documents. The respondent (the insurance company or agent you filed a complaint about) receives written notification that a complaint has been filed, along with a copy of your complaint and the supporting documentation. The respondent has 30 days to provide a written response to the complaint. The complaint is then assigned to a CSU examiner for review. Due to the volume of complaints received by CSU, complaints are handled in the order they are received.
- If your complaint is not within the Division of Insurance's jurisdiction, they will help you identify the appropriate agency to review your concerns.

Additional Resources:

- [MassHealth Discrimination Complaint Procedure](#)
- [Massachusetts Health Connector Discrimination Complaint Form](#)

TRANSPORTATION

Massachusetts Department of Transportation (MassDOT)

Massachusetts Department of Transportation (MassDOT)'s Title VI/Non-discrimination in Transportation Program addresses complaints of discrimination, encourages public participation, and makes sure that their transportation programs and project partners follow state and federal laws against discrimination based on sex, race, color, ancestry, national origin (including English proficiency), religion, creed, gender, sexual orientation, gender identity or expression, or veteran's status.

Complaint Process:

- In Person:
 - You can either download and print the form or request the form in hard copy at the ODCR office.
 - Fill out and deliver the discrimination complaint form to MassDOT's Office of Diversity and Civil Rights in person to:
 - MassDOT Office of Diversity and Civil Rights
 - 10 Park Plaza, Suite 3800
 - Boston, MA 02116
 - Walk-ins are welcome or call for an appointment at (857)-368-8580.
- By Mail:
 - MassDOT Office of Diversity and Civil Rights,
 - Title VI Specialist
 - 10 Park Plaza
 - Suite 3800
 - Boston, MA 02116
- By Fax: (617) 222-3263
- Complaint Form available online [here](#)

POLICE

Peace Officer Standards and Training (POST) Commission

The POST Commission is responsible for collecting, reviewing, and investigating complaints involving alleged bias by police officers in the Commonwealth on the basis of race, ethnicity, sex, gender identity, sexual orientation, religion, mental or physical disability, immigration status, socioeconomic status, or professional level. This also includes state police. For information on other types of police misconduct complaints that fall under POST's purview, please visit www.mapostcommission.gov.

POST may receive complaints from any source. Any member of the public may submit a complaint about alleged police misconduct on their behalf or for someone else. Law Enforcement Agencies are required to submit credible complaints and incidents of misconduct to POST, including those that allege bias. All complaints have a presumption of credibility. POST and agencies will follow up on anonymous complaints as long as there is a basis for investigation. There is no statute of limitations, and members of the public may submit complaints at any time.

Complaint Process:

- Members of the public may submit a complaint through the [online public complaint form](#) on behalf of themselves or someone else. If they are unable to use the online form, POST Intake Coordinators can facilitate complaint submissions over the phone, in person or by mail. Contact information is available on POST Website, www.mapostcommission.gov.
- POST has a Law Enforcement Agency portal that allows agency heads or authorized users to submit required complaints/incidents of police officer misconduct and associated developments directly to POST.
- After a member of the public or law enforcement agency submits a complaint, POST's Division of Standards reviews the complaint. It may notify the agency about a complaint against one of its police officers and either decide to investigate immediately or wait for the agency to investigate first.
- POST may share the information in the complaint with the agency to help them investigate. This could include the complainant's contact information, description of the complaint, and other information.
- Members of the public may submit complaints anonymously.
- POST can investigate the matter or accept the agency's decision for the police officer. If POST finds there is sufficient credible evidence of specific misconduct, it will initiate an investigation (which the statute defines as a "Preliminary Inquiry.")

- POST presents the results of the Preliminary Inquiry to the Commission, and they may approve the commencement of adjudicatory proceedings. The Commission may suspend the officer's certification, decertify them, or order retraining. If an officer is decertified, they cannot work for a law enforcement agency, a sheriff, or the Executive Office of Public Safety and Security in the Commonwealth in any capacity. Decertified officers are placed on the National Decertification (NDI) Index, and agencies from other states may typically verify an officer's status in the NDI before hiring. For information on the adjudicatory process, click [here](#).

Additional Resources:

- For questions, email POSTC-comments@mass.gov or call (617) 701-8401 and leave a message. The inquiry will be directed to the appropriate person for a follow up via phone or email.
- Contact information is available on the POST Website, www.mapostcommission.gov.

City of Boston: Office of Police Accountability and Transparency (OPAT)

The Office of Police Accountability and Transparency (OPAT) is a civilian body that investigates complaints of Boston Police Department misconduct. The Office of Police Accountability and Transparency (OPAT) is a civilian body that investigates complaints of Boston Police Department misconduct.

Complaint Process:

- There are several ways to send a complaint to OPAT for review. Members of the public can send complaints by mail, phone, online, or at the drop box in front of the OPAT Office. Complaints can be submitted without your name and personal information. Complaints are available [here](#).
 - Email complaints to OPAT@boston.gov.
 - Call the OPAT Office at (617) 635-4224.
- **Please note:** If you have mobility limits and need an OPAT staff member to finish the intake process where you live, please let them know by email or phone that you need this accommodation.

Additional Resource: [OPAT Website](#)

LEGAL

Commission on Judicial Conduct (CJC)

The Massachusetts Commission on Judicial Conduct (CJC) is the state agency responsible for investigating complaints alleging that a state court judge has engaged in judicial misconduct or has a disability preventing him or her from adequately performing judicial duties. The CJC is also responsible for pursuing, when appropriate, remedial action or discipline against state court judges. Complaints to the CJC can involve various forms of judicial misconduct or disability, including:

- Bias or Appearance of Bias: Situations where a judge exhibits favoritism or prejudice towards a party, compromising impartiality.
- Discourteous Treatment: Instances where a judge disrespectfully treats parties, attorneys, or others in the courtroom.
- Denial of Fair Hearing: Failing to provide all interested parties a full opportunity to present their arguments.
- Delayed Decisions: Not rendering decisions promptly, efficiently, and fairly.
- Physical or Mental Disability: Conditions that impair a judge's ability to perform judicial duties effectively.

Complaint Process:

- Prepare your complaint:
 - Obtain the CJC's [complaint form](#)
 - You may also submit a detailed letter outlining your concerns
 - Ensure your complaint includes specific facts, dates, and any relevant documents.
- Submit the Complaint:
 - You can send the completed form or letter to
 - Executive Director Commission on Judicial Conduct 11 Beacon Street, Suite 525 Boston, MA 02108-3006
 - By Fax: (617) 248-9930
 - [Online Submission](#) via the CJC website.
- Anonymity Option: If you fear reprisal or wish to remain anonymous, you may file a complaint without disclosing your identity. Be aware that anonymous complaints may limit the CJC's ability to investigate thoroughly.
- Screening and Docketing:
 - Upon receipt, the CJC evaluates whether the complaint falls within its jurisdiction and contains specific facts indicating potential misconduct or disability.

- If the complaint meets these criteria, it is docketed for further investigation.
- Investigation Process:
 - A staff attorney conducts a confidential investigation, which may include reviewing court records, interviewing witnesses, and gathering pertinent information.
 - The judge in question is typically notified and allowed to respond.
- Resolution Outcomes:
 - After the investigation, the CJC may dismiss the complaint, issue a private reprimand, or pursue formal charges, potentially leading to public discipline.
 - The complainant is informed of the outcome, though details may remain confidential.

Additional Resources:

- [Massachusetts Code of Judicial Conduct:](#)
 - Provides the ethical standards judges are expected to uphold
- [Rules of the Commission on Judicial Conduct:](#)
 - Outlines the procedures governing the CJC's operations
- [FAQs](#) about the CJC offer further information on the complaint process and the CJC's role.

Board of Bar Overseers (BBO)

The Board of Bar Overseers investigates and evaluates complaints against attorneys. Complaints can address various forms of attorney misconduct, including:

- Neglect of a Legal Matter: Failing to act with reasonable diligence and promptness in representing a client
- Misrepresentation or Dishonesty: Engaging in conduct involving dishonesty, fraud, deceit, or misrepresentation.
- Conflict of Interest: Representing clients with conflicting interests without proper disclosure and consent.
- Improper Handling of Client Funds: Mismanaging or misappropriating client funds or property.
- Failure to Communicate: Not keeping a client reasonably informed about the status of a matter or promptly complying with reasonable requests for information.

Complaint Process:

- Obtain a Complaint Form: You can acquire a complaint form by contacting the Attorney and Consumer Assistance Program (ACAP) at (617) 728-8750 or by downloading it from the [BBO website](#):

- Complete the Form: Provide detailed information about the attorney's conduct, including dates, the nature of the legal matter, and specific actions you believe were improper. Attach copies of the relevant documents, such as fee agreements, court papers, and correspondence.
- Submit the Complaint Form: Mail the completed form and supporting documents to:
 - Office of the Bar Counsel: 1 Beacon Street, Floor 10, Boston, Massachusetts 02108
- Complaints can NOT be accepted via email due to confidentiality requirements.
- Review Process: ACAP will review the complaint to determine if it falls within the BBO's jurisdiction and whether the alleged conduct, if proven, would violate the [Rules of Professional Conduct](#).
- Investigation: If warranted, the Office of Bar Counsel will conduct a confidential investigation, which may involve contacting the attorney and other relevant parties.
- Resolution: Depending on the severity of the misconduct, possible outcomes include dismissal of the complaint, informal admonition, formal charges leading to public reprimand, suspension, or disbarment.

Additional Resources:

- Attorney and Consumer Assistance Program (ACAP): Provides information and assistance regarding the complaint process.
- Fee Arbitration: If your complaint involves a fee dispute, bar association fee arbitration boards may offer a resolution mechanism.
- Client's Security Board: Considers claims for reimbursement of financial losses caused by attorney misconduct.
- Ethics Helpline: Offers guidance on ethical questions related to attorney conduct.
- For more detailed information, refer to the BBO's "Filing a Complaint Against an Attorney" page.

ADDITIONAL RESOURCES

Local Governments

County	Town/City	Website
Suffolk	City of Boston	Fair Housing and Equity Boston.gov
Berkshire	City of Pittsfield	Pittsfield Human Rights Commission
Franklin	City of Greenfield	Submit a Human Rights Complaint
Hampshire	Town of Amherst	Form Center • Discrimination Complaint Form
Hampden	City of Springfield	City of Springfield Non-Discrimination Policies
	Town of Hampden	ADA Grievance Procedure Hampden, MA
Worcester	City of Worcester	Investigations City of Worcester, MA
	City of Fitchburg	Human Rights Commission Fitchburg, MA
Middlesex	District Attorney	Community Interaction Reports Motivated by Hate/Bias
	Town of Arlington	Human Rights Commission Town of Arlington
	City of Cambridge	Discrimination Intake Form - City of Cambridge, MA
	City of Malden	Human Rights & Fair Housing Commission Malden, MA
	Town of Belmont	Human Rights Commission Belmont, MA
	City of Woburn	Human Rights Commission - City of Woburn
	City of Somerville	Fair Housing Commission City of Somerville
Norfolk	Town of Brookline	DISCRIMINATION COMPLAINT PROCESS PUBLIC HEARING
Essex	City of Salem	Fair Housing & Housing Discrimination Salem, MA
	City of Lowell	File a Housing Discrimination Complaint Lowell, MA
Barnstable County		ADA and Non-Discrimination Policies and Notices
Nantucket	Town of Nantucket	AMERICANS WITH DISABILITIES ACT (ADA) GRIEVANCE POLICY
Bristol	City of Attleboro	Council on Human Rights Attleboro, MA
	Town of Easton	Town of Easton Human Rights Committee

Federal Government

(Note: The following list includes federal agencies that may address discrimination, hate, or bias complaints. Please be aware that federal agency policies, procedures, and points of contact may change. Constituents are encouraged to consult each agency's official website or contact the agency directly to obtain the most current information and guidance regarding filing a complaint.)

General Issue	Agency	Website
Public Accommodations / General Civil Rights	U.S. Department of Justice (DOJ), Civil Rights Division	DOJ CRD
Employment	U.S. Equal Employment Opportunity Commission (EEOC)	EEOC
	U.S. Department of Labor, Civil Rights Center	CRC DOL
Housing	U.S. Department of Housing and Urban Development (HUD), Office of Fair Housing and Equal Opportunity	HUD OFHO
Education	U.S. Department of Education, Office for Civil Rights (OCR)	Edu OCR
Healthcare	U.S. Department of Health and Human Services (HHS), Office for Civil Rights	HHS OCR
Transportation	U.S. Department of Transportation, Office of Civil Rights	DOT OCR
Government Services / Agriculture	U.S. Department of Agriculture (USDA), Office of the Assistant Secretary for Civil Rights	USDA OASCR
Homeland Security / Immigration	U.S. Department of Homeland Security, Office for Civil Rights and Civil Liberties	DHS CRCL
Disability Access (Communications)	Federal Communications Commission (FCC), Disability Rights Office	FCC DRO

Legal Assistance

For help finding a lawyer or legal referral, contact the Massachusetts Bar Association's Lawyer Referral Service at www.masslawhelp.com or call (866) 627-7577.