What’s Legal About Cancer?

Insurance. Employment. Finances

Today’s Chat Agenda

• Updates: Community Oncology Alliance (COA) and COA’s Patient Advocacy Network (CPAN)

• Overview of Triage Cancer
  o Insurance Coverage
  o Future of Employment
  o How to Pay for Treatment
  o Solutions
What’s Legal About Cancer?

Monica Fawzy Bryant, Esq.
Cancer Rights Attorney & COO, Triage Cancer

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Triage Cancer is a national, nonprofit organization that provides education on the legal and practical issues that may impact individuals diagnosed with cancer and their caregivers.
2013 - Researchers from Duke:

“Out-of-pocket expenses might have such an impact on the cancer experience as to warrant a new term: ‘financial toxicity.’ Out-of-pocket expenses related to treatment are akin to physical toxicity, in that costs can diminish quality of life.”
Contributors to Financial Toxicity

- Health Insurance Status
  - Adequate coverage
  - Effective navigation of policies
  - Consumer Protections
  - Medical Bills

- Employment Changes
  - To work or not to work - accommodations
  - Disability Insurance

- Life Changes
  - Marriage/divorce, moving, graduating from school, etc.
Putting Together The Pieces
Federal Laws & Programs
State Laws & Programs
Employer Policies & Benefits
Insurance Coverage: Health, Disability, Life, etc.
Finances, Medical Bills, & Assistance Programs
What is Legal About Cancer?

- Access to Care
- Funding for Research
- Approval of Treatments
- Insurance
  - Health insurance
  - Disability insurance
  - Life insurance
  - Long-term care insurance
- Government Benefits
- Employment
- Education Rights
- Estate Planning
- Medical Decision-Making
- Death with Dignity Laws
- Family Law
- Finances & Consumer Law
  - Medical Bills
  - Bankruptcy
- Genetics
- Veterans’ Rights
- Caregivers’ Rights
- And more!
Triage Cancer Webinar Series

Full Schedule & Registration: TriageCancer.org/Webinars
Recordings of Past Webinars: TriageCancer.org/Past-Webinars

*Free Contact Hour/CE for nurses, social workers, & patient advocates
*Free PDCs for HR professionals
Triage Cancer Conferences

Educational events for:
- Individuals diagnosed with cancer
- Caregivers
- Health care professionals
- Advocates & others

Topics:
- Being an Advocate
- Health Insurance
- Finances
- Being Prepared
- Employment
- Disability Insurance

May 20, 2023 ~ Online
October 14, 2023 ~ Online
TriageCancer.org/Conferences

*Free CEs/Contact Hours for nurses, social workers, & patient advocates
*Free PDCs for HR professionals
A one-day, online educational training for:

- Health care professionals
- Advocates

Topics:

- The U.S. health care system
- Individual & employer-sponsored health insurance
- Medicare & Medicaid
- Tips on using health insurance & appeals
- Navigating disability insurance & appeals
- Managing financial toxicity & getting financial help

*Free CEs/Contact Hours for nurses, social workers, & patient advocates
*Free PDCs for HR professionals

Stay tuned for 2023 dates!
Quick Guides:

- ADA
- Reasonable Accommodations
- Chemo Brain
- Disclosure
- Education Rights & Financial Help
- FMLA
- FMLA Expanded
- FMLA & Other Benefits
- Disability Insurance
- Disclosure, Privacy, & Medical Certification
- Accessing Medical Records
- Navigating Your Patients Through Disclosure Decisions
- Navigating SSDI & SSI
- State Disability Insurance
- Timing of SSDI & Medicare Benefits
- Health Insurance Options
- Health Insurance Basics

Checklists:

- Financial Toxicity
- Getting Organized
- Reasonable Accommodations
- Disability Insurance
- COVID-19
- Camps & Adventures

Spreadsheets:

- Financial Big Picture
- Health Insurance
- Appeals Tracking Form
- Reasonable Accommodations
- Request Tracking Form

Triage Cancer Materials

Order form at: TriageCancer.org/MaterialRequest

TriageCancer.org/QuickGuides
Practical Guides to Cancer Rights

TriageCancer.org/CancerRightsGuides

Also Available in Spanish
## Triage Cancer Chart of State Laws

Employment, disability and health insurance, estate planning, & more

[TriageCancer.org/StateLaws](TriageCancer.org/StateLaws)

<table>
<thead>
<tr>
<th>State</th>
<th>Has Fair Employment Law (Covering Employers With Less Than 15 Employees)</th>
<th>Has State Disability Insurance</th>
<th>Has Paid Sick Leave</th>
<th>Has Paid Family Leave</th>
<th>Has Employer Credit Check Law</th>
<th>Has Social Media Privacy law</th>
<th>SSDI Appeals: Skip Reconsideration Level of Appeal</th>
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Triage Cancer Animated Videos

TriageCancer.org/AnimatedVideos

Health Insurance:
• Health Insurance Basics
• Picking A Health Insurance Plan
• Options When Losing Insurance at Work
• How to Find & Pay for Clinical Trials
• When an Insurance Company Says No
• When to Enroll in Medicare
• How to Pick a Medicare Plan
• How to Pay for Medicare
• Understanding Medicare Part D

Finances:
• Managing Medical Bills

Cancer Survivorship:
• Cancer Survivorship Care Plans

Work:
• Dealing with Side Effects at Work
• Taking Time Off & Paying For It
• Supporting Caregivers
• Privacy & Disclosure

Estate Planning:
• Planning Ahead ~ Practical Things to Think About
• Planning Ahead ~ Documenting Your Wishes
• Planning Ahead ~ Financial & Medical Decision Making

English, Spanish, & Japanese versions; with Tagalog subtitles
- Options When Newly Diagnosed
- Clinical Trials
- Caregiving
- COVID-19
- Disability Insurance
- Education Rights
- Employment
- Estate Planning
- Family Building
- Financial Assistance Resources
- Health Insurance
- Navigating Health Insurance
- Health Insurance Appeals
- Life Insurance
- Managing Finances
- Managing Prescription Drug Costs
- Paying For Long-term Care
- Understanding Genetics
30 JUL STIMULUS PAYMENTS, HEALTH INSURANCE & RETURNING TO WORK DURING COVID-19

Posted at 10:00am in COVID-19 by Grace Drake

National Updates Have you not gotten your economic impact payment yet? Or have you had children during 2020? You may need to file more information with the IRS! On June 3rd, the IRS announced that its non-filer tool will only be available until October 15th.

READ MORE
11 Aug  How Does the Inflation Reduction Act of 2022 Affect You?

in Health Insurance, Medicare

Tomorrow (August 12, 2022), the U.S. House of Representatives will vote to pass the Inflation Reduction Act, which was passed by the Senate on Saturday. If it passes, as expected, the President has stated that he will quickly sign it. Why does a bill called the Inflation Reduction Act impact the cancer community? Keep reading to find out!

What is the Inflation Reduction Act of 2022?

The Inflation Reduction Act is a federal bill that invests in domestic energy production and manufacturing, and other actions necessary that have a significant impact on nutrition, health, and climate.
Legal & Financial Navigation Program

Free, one-on-one help for:
• Individuals diagnosed with cancer
• Caregivers
• Health care professionals

Health Insurance, Employment, Disability Insurance, Finances, Estate Planning, & More

Our Navigation services:
• Explain options
• Provide accurate information
• Empower you to take next steps

Start Online:
TriageCancer.org/GetHelp
For Spanish:
TriageCancer.org/ConsigueAyuda
Jake is a professor at BYU but has just been offered the “job of a lifetime” at University of Florida (UF). Jake’s daughter, Sarah, has lymphoma and is on a drug that costs $25,000 a month. The health insurance at UF does not cover this drug. Sarah’s doctors have said they will appeal the decision but cannot do so until she is actually on the UF plan and it could take a month = a delay in treatment. Because COBRA for Sarah will also be incredibly expensive, Jake is considering NOT taking his dream job to make sure Sarah can stay on the BYU plan.
Ben in his early 40s, his wife Jenny was recently diagnosed with cancer. Prior to the diagnosis, they had planned for time off to be with their newly adopted son. Unfortunately, the diagnosis now required additional time off and they were unsure of how to determine her options related to benefits and time off. During our call, we were able to provide actionable next steps so that they were prepared to speak with her HR department. We discussed her legal options to take time off work, to continue working, and her health insurance options. Additionally, we discussed what questions to ask about available short-term and long-term disability policies so that they had a better understanding of how those may be an option.
Continued Relationship with Triage Cancer

• Attend more events
  • TriageCancer.org/events

• Keep up to date with our blog
  • TriageCancer.org/blog

• Order Materials
  • TriageCancer.org/materialrequest

• Reach out to Legal & Financial Navigation Program
  • TriageCancer.org/gethelp

• Connect on Social Media
  • Twitter, Instagram, & Facebook: @TriageCancer
Thank You to Monica Fawzy Bryant & Our Listeners!

Don’t miss our first advocacy chat of 2023:

**COA’s Crystal Ball for 2023**
*What to expect from cancer policy in the year ahead*

**January 11, 2023, at 12:00 pm ET**

Ted Okon  
Executive Director  
Community Oncology Alliance

Nick Ferreyros  
Managing Director  
Community Oncology Alliance