



advocacy
CHATS

What's Legal About Cancer?

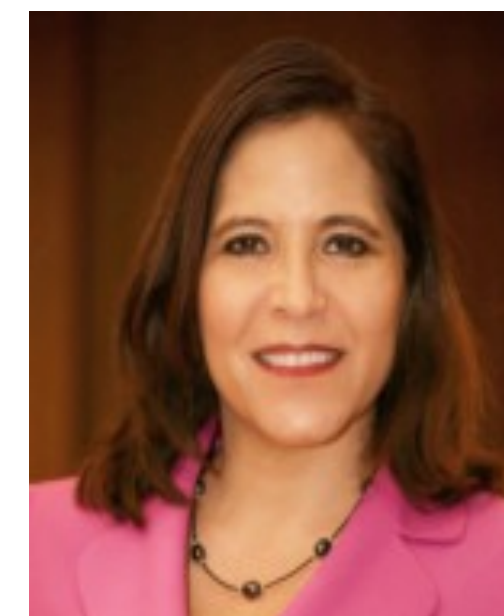
Insurance. Employment. Finances

Today's Chat Agenda

- **Updates: Community Oncology Alliance (COA) and COA's Patient Advocacy Network (CPAN)**
- **Overview of Triage Cancer**
 - Insurance Coverage
 - Future of Employment
 - How to Pay for Treatment
 - Solutions



Monica Fawzy Bryant, Esq.
Chief Operating Officer
Triage Cancer



Rose Gerber, M.S.
Director of Patient Advocacy & Education
Community Oncology Alliance



What's Legal About Cancer?

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

This presentation provides general information on the topics presented. The authors and presenters are not engaged in rendering any legal, medical, or professional services by its presentation or distribution. Although this content was reviewed by a professional, it should not be used as a substitute for professional services.

No part of this presentation may be reproduced, distributed, or transmitted in any form or by any means, without the prior written permission of the author, except properly attributed, noncommercial uses permitted by copyright law. For permission requests, contact the authors at info@triagecancer.org



About Triage Cancer

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.

A word cloud on a dark purple background featuring various topics related to cancer care and patient concerns. The words are in different colors (yellow, green, blue, pink, orange) and sizes, indicating their relative frequency or importance. The topics include: Health Insurance, Caregiving, Relationships, Fear of Recurrence, Fertility Preservation, Anxiety, Medical Bills, Intimacy, Sharing Your Diagnosis, Dating, Parenting, Body Image, Graduate School, Sexuality, Privacy, Communication, Hope, Medical Decisions, Life Insurance, Genetics, Clinical Trials, College, Side Effects, Taking Time Off, Exercise, Disability Insurance, Estate Planning, Job Search, Depression, Advance Directives, Nutrition, Employment, Student Loans, and Managing Finances.

Health Insurance Caregiving Relationships
Fear of Recurrence
Fertility Preservation Anxiety Medical Bills
Intimacy Sharing Your Diagnosis
Dating Parenting Body Image
Graduate School Sexuality
Privacy Communication Hope Medical Decisions
Life Insurance Genetics Clinical Trials College
Side Effects Taking Time Off
Exercise Disability Insurance
Estate Planning Job Search Depression
Advance Directives Nutrition
Employment Student Loans
Managing Finances

“Financial Toxicity:” New Term, Old Problem

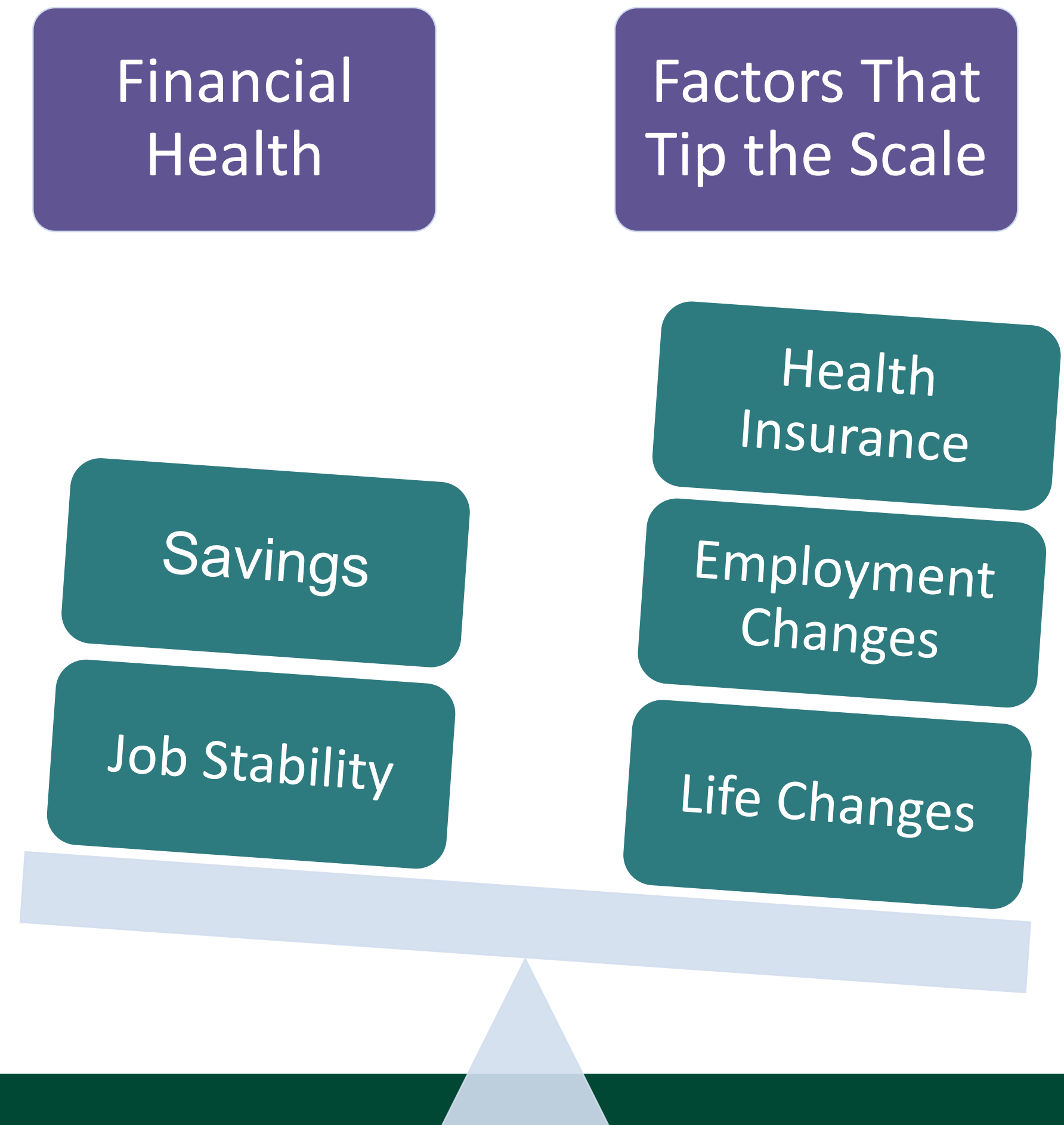
2013 - Researchers from Duke:

“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



The Whole Picture



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**



Triage Cancer Insurance & Finance Intensive

A one-day, online educational training for:

- Health care professionals
- Advocates

Stay tuned for 2023 dates!

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

TriageCancer.org/Intensive

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

***Free PDCs for HR professionals**



Triage Cancer Materials

Quick Guides:

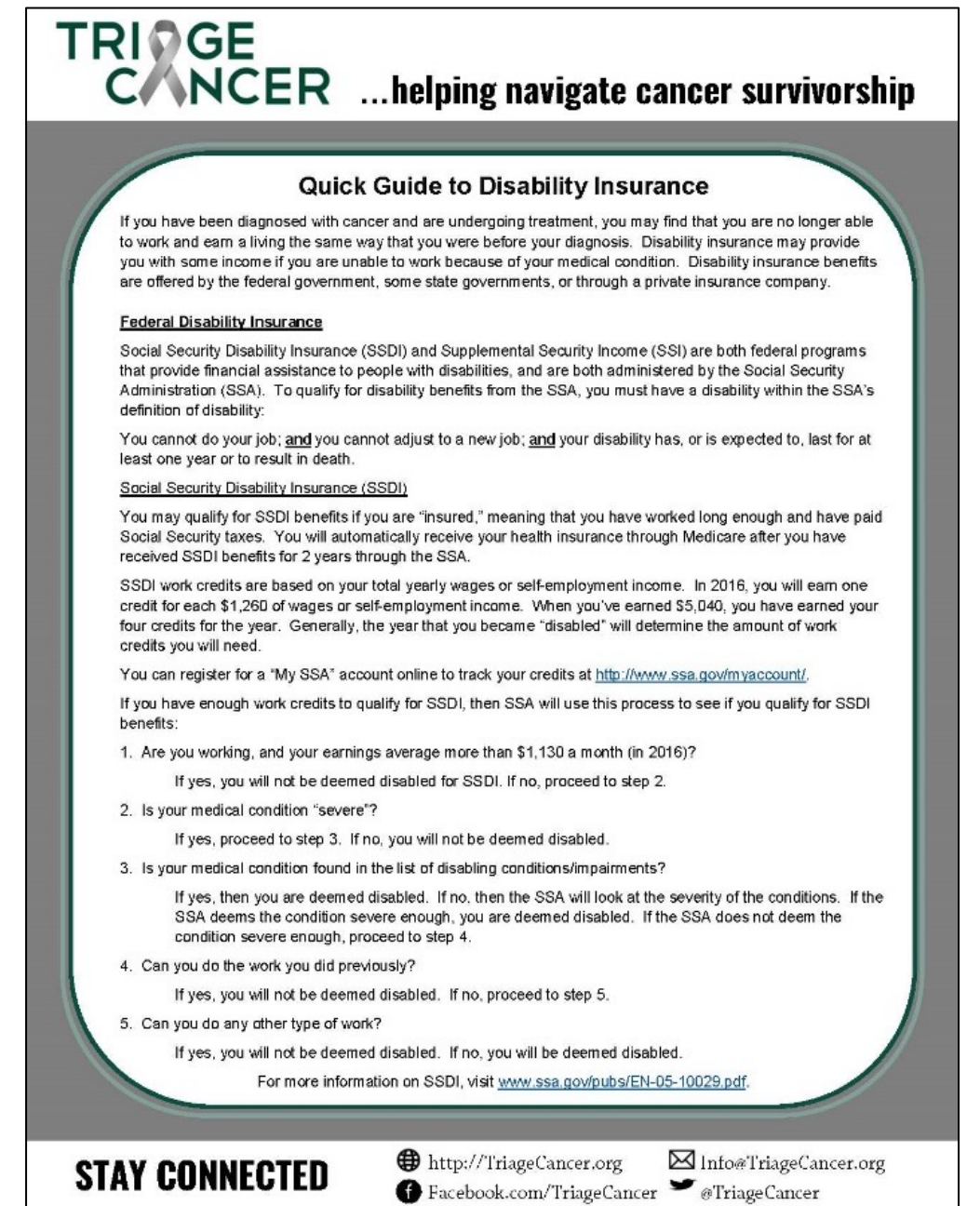
- ADA
- Reasonable Accommodations
- Chemo Brain
- Disclosure
- Education Rights & Financial Help
- FMLA
- FMLA Expanded
- FMLA & Other Benefits
- Disability Insurance
- Disclosure, Privacy, & Medical Certification
- Accessing Medical Records
- Navigating Your Patients Through Disclosure Decisions
- Navigating 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

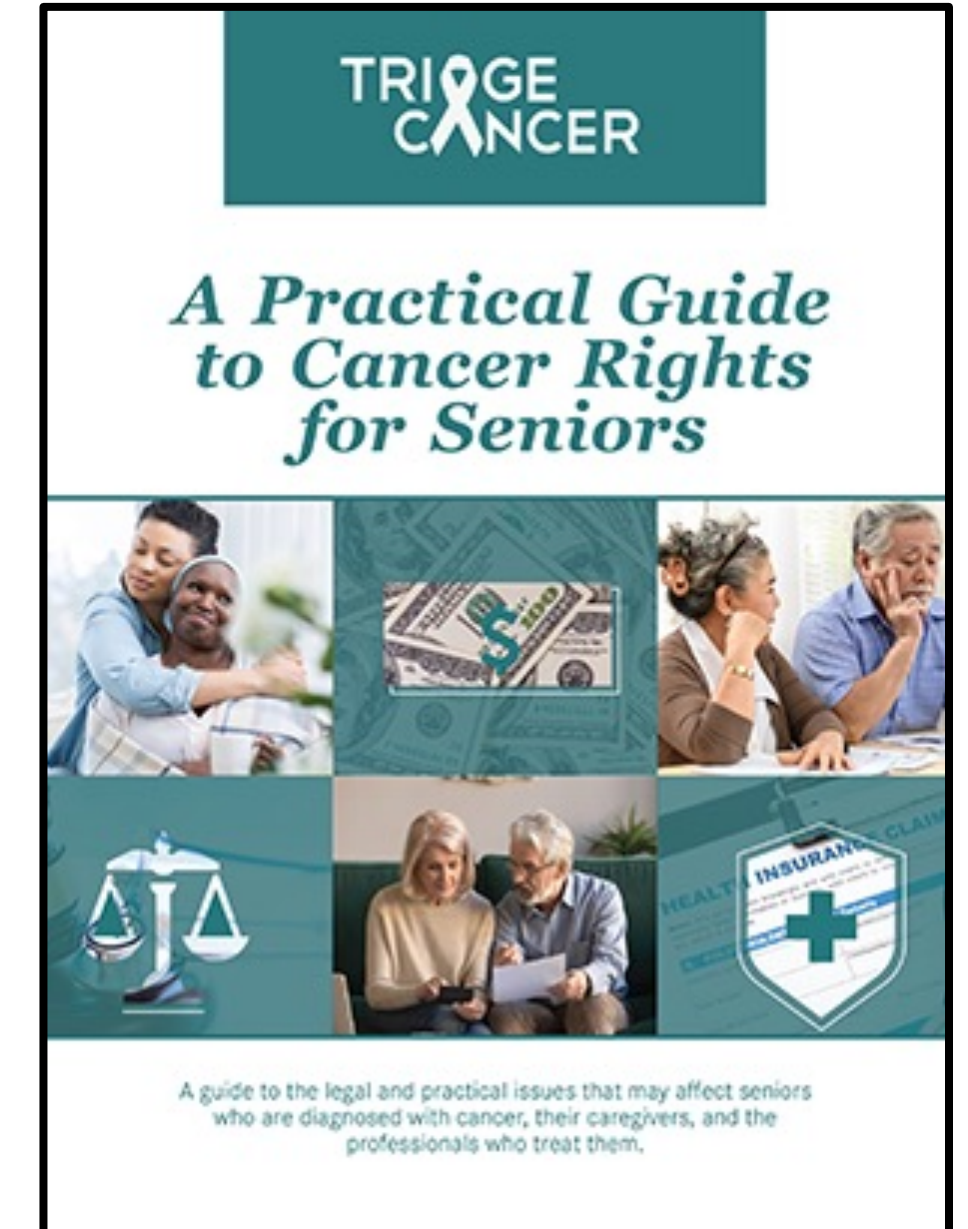
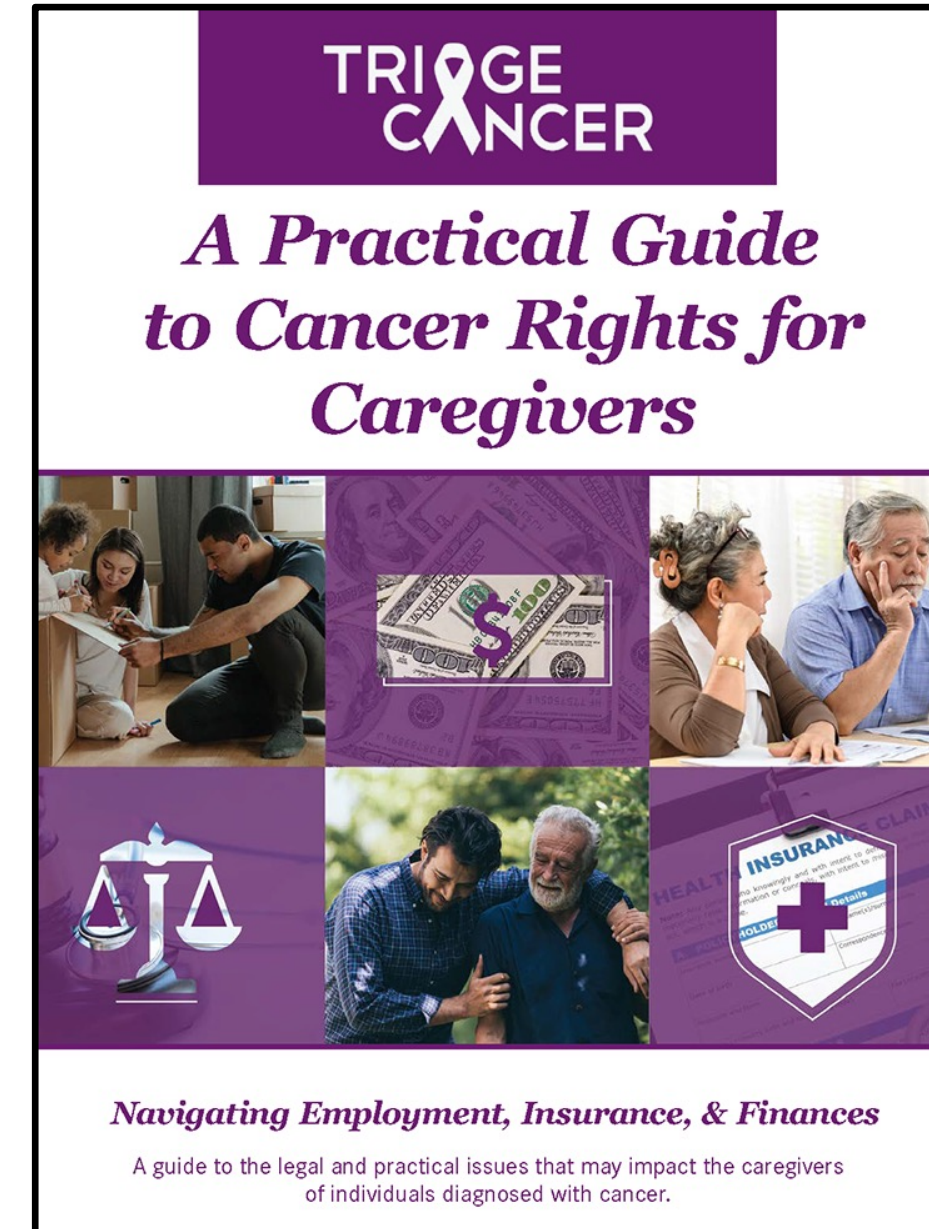
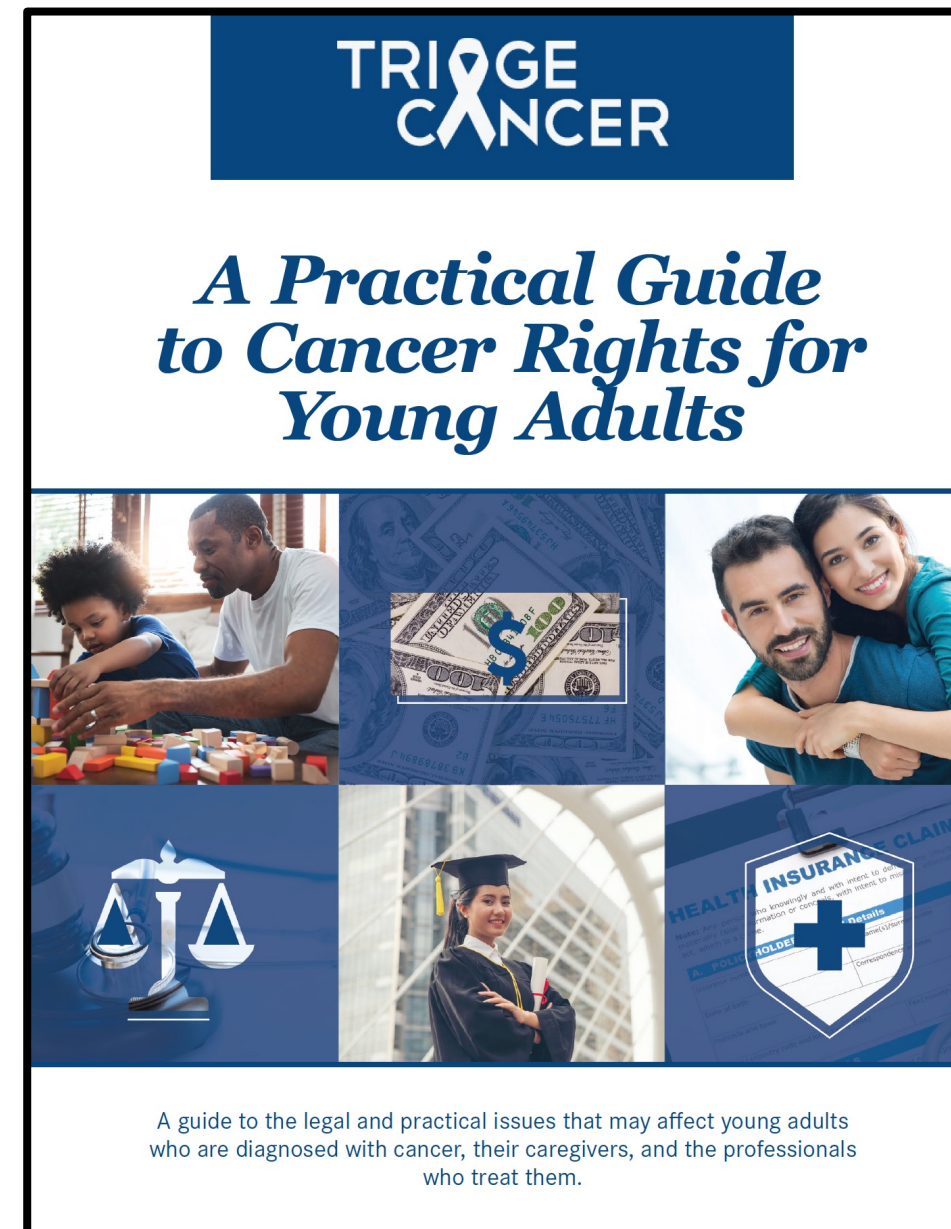
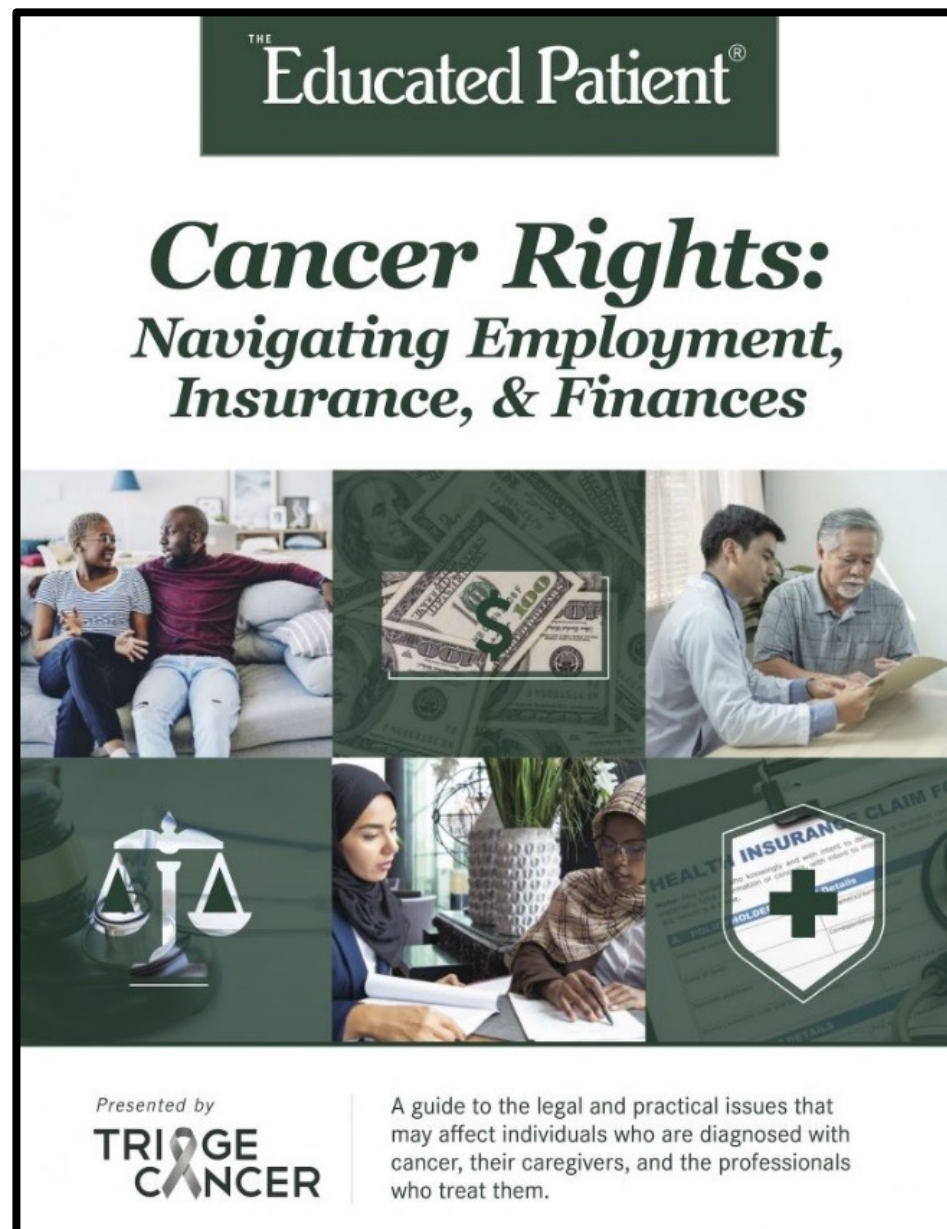


TriageCancer.org/QuickGuides

Order form at:
TriageCancer.org/MaterialRequest

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

	Has Fair Employment Law (Covering Employers With Less Than 15 Employees):	Has State Disability Insurance:	Has Paid Sick Leave:	Has Paid Family Leave:	Has Employer Credit Check Law:	Has Social Media Privacy law	SSDI Appeals: Skip Reconsideration Level of Appeal
ALABAMA	1						x
ALASKA							x
ARIZONA							
ARKANSAS	9 (but 15 for RA's)					x employers x universities	
CALIFORNIA	5	x	x San Francisco (full pay), Oakland, Emeryville	x 6 weeks	x	x employers x universities	x Los Angeles North and Los Angeles West Branches only
COLORADO	2				x	x employers	x

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

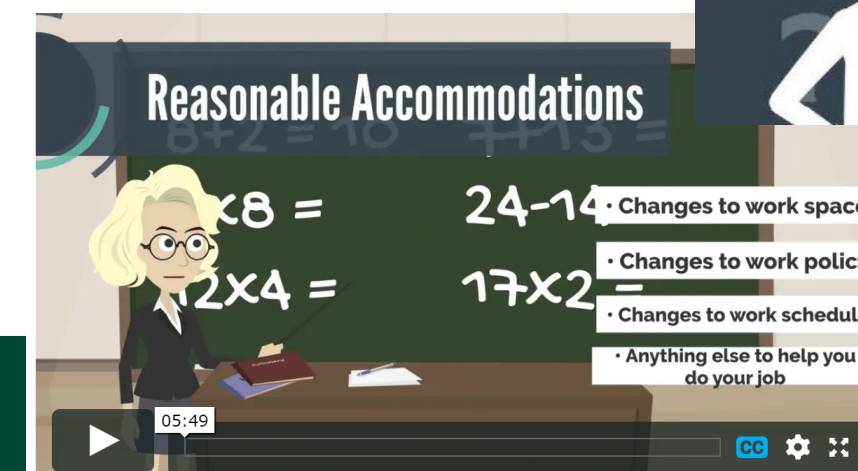
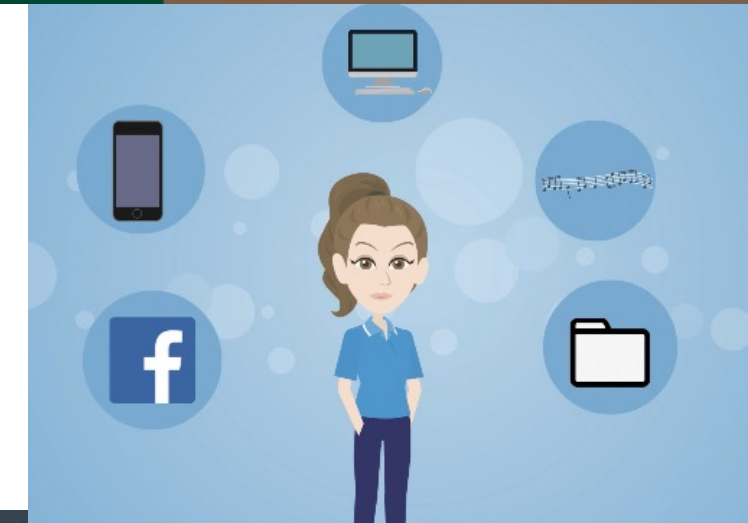
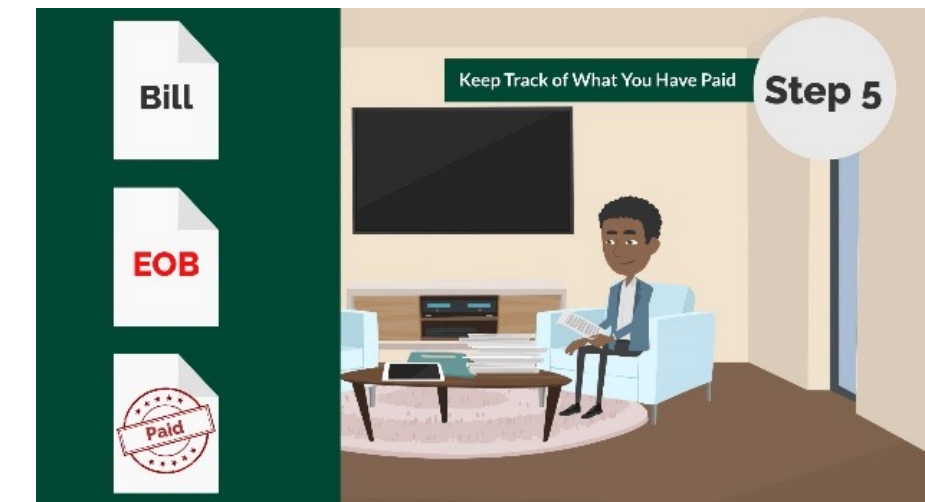
English, Spanish, & Japanese versions; with Tagalog subtitles

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





CancerFinances.org

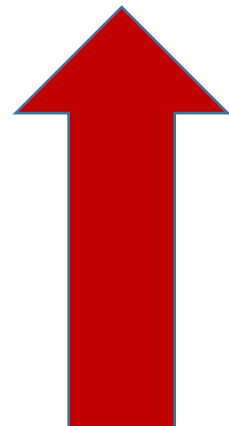
- Options When Newly Diagnosed
- Clinical Trials
- Caregiving
- COVID-19
- Disability Insurance
- Education Rights
- Employment
- Estate Planning
- Family Building
- Financial Assistance Resources
- Health Insurance
- Navigating Health Insurance
- Health Insurance Appeals
- Life Insurance
- Managing Finances
- Managing Prescription Drug Costs
- Paying For Long-term Care
- Understanding Genetics



TriageCancer.org/blog



[HOME](#) [EVENTS](#) [RESOURCES](#) [BLOG](#) [ABOUT](#) [SUPPORT](#)



30 JUL STIMULUS PAYMENTS, HEALTH INSURANCE, & RETURNING TO WORK DURING COVID-19.

Posted at 09:00h 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](#)

SEARCH THE BLOG

Subscribe to our
mailing list

Subscribe



February 2022 Newsletter

Triage Cancer's Valentine's Day gift to you is new FREE events and resources we know you can use! This month we have a new [Quick Guide to Getting & Paying for Prescription Drugs](#). We also released two new episodes of the [How to Triage Cancer](#) Podcast on Taking Time Off Work and Disability Insurance!

New Resources

Quick Guide: Getting & Paying for Prescription Drugs

[Quick Guide: Getting & Paying for Prescription Drugs](#)

When you have cancer, you can't afford to not afford your prescriptions. This new, free [Quick Guide](#) will help you understand how insurance plans cover prescription drugs and key resources for prescription drug assistance.

[New Episodes: How to Triage Cancer Podcast](#)

New episodes of the [How to Triage Cancer](#) Podcast are live! Presented in terms you can understand, learn about [Taking Time Off Work](#), and [Disability Insurance](#).

This podcast is presented in partnership with [AmorUp for Life](#)



NEVER MISS A BLOG POST

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, reduces carbon emissions that have a significant impact on our climate, and allows

Latest Posts



[Can Working from Home Be a Reasonable Accommodation?](#)

13 December, 2022



[Preparing For Natural Disasters: Tips For Keeping](#)



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

The Stories We Hear...

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.



The Stories We Hear...

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](https://www.triagecancer.org/events)
- Keep up to date with our blog
 - [TriageCancer.org/blog](https://www.triagecancer.org/blog)
- Order Materials
 - [TriageCancer.org/materialrequest](https://www.triagecancer.org/materialrequest)
- Reach out to Legal & Financial Navigation Program
 - [TriageCancer.org/gethelp](https://www.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