

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 0
 - **Future of Employment** 0
 - How to Pay for Treatment 0
 - Solutions 0



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

© Triage Cancer 2022

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.

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 Advance Directives Nutrition Employment Student Loans Managing Finances

Health Insurance Caregiving Relationships Estate Planning Job Search Depression

About Triage Cancer



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."



© Triage Cancer 2022

"Financial Toxicity:" New Term, Old Problem

TRIGE GENCER

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.

Financial Health

Factors That Tip the Scale

Health Insurance

Employment Changes

Life Changes

Savings

Job Stability

Putting Together The Pieces



© Triage Cancer 2022

TRIGE GENCER

The Whole Picture

Federal Laws & Programs

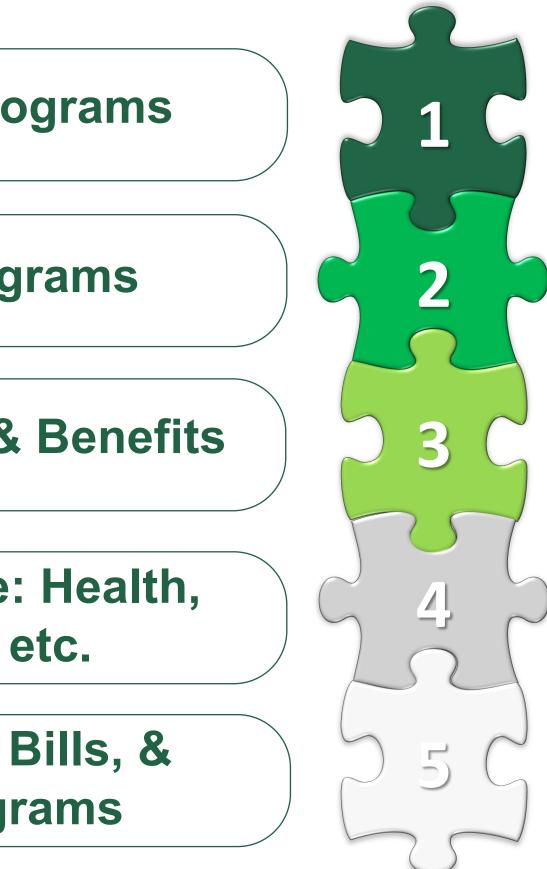
State Laws & Programs

Employer Policies & Benefits

Insurance Coverage: Health, Disability, Life, etc.

Finances, Medical Bills, & Assistance Programs

© Triage Cancer 2022



What is Legal About Cancer?

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



Triage Cancer Webinar Series

Full Schedule & Registration: <u>TriageCancer.org/Webinars</u>

Recordings of Past Webinars: <u>TriageCancer.org/Past-Webinars</u>

*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**

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



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

Triage Cancer Insurance & Finance Intensive

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!

TriageCancer.org/Intensive

TRIGE GENCER Quick Guides:

Triage Cancer Materials

- 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

TRIOGE CANCER ... helping navigate cancer survivorship

Quick Guide to Disability Insurance

If you have been diagnosed with cancer and are undergoing treatment, you may find that you are no longer abl to work and earn a living the same way that you were before your diagnosis. Disability insurance may provide you with some income if you are unable to work because of your medical condition. Disability insurance benefits are offered by the federal government, some state governments, or through a private insurance company.

Federal Disability Insurance

Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) are both federal programs that provide financial assistance to people with disabilities, and are both administered by the Social Security Administration (SSA). To qualify for disability benefits from the SSA, you must have a disability within the SSA's definition of disability:

You cannot do your job; and you cannot adjust to a new job; and your disability has, or is expected to, last for at least one year or to result in death

Social Security Disability Insurance (SSDI)

You may qualify for SSDI benefits if you are "insured," meaning that you have worked long enough and have paid Social Security taxes. You will automatically receive your health insurance through Medicare after you have received SSDI benefits for 2 years through the SSA.

SSDI work credits are based on your total yearly wages or self-employment income. In 2016, you will earn one credit for each \$1,260 of wages or self-employment income. When you've earned \$5,040, you have earned your four credits for the year. Generally, the year that you became "disabled" will determine the amount of work credits you will need.

You can register for a "My SSA" account online to track your credits at http://www.ssa.gov/myaccount/.

If you have enough work credits to qualify for SSDI, then SSA will use this process to see if you qualify for SSDI

- 1. Are you working, and your earnings average more than \$1,130 a month (in 2016)?
- If yes, you will not be deemed disabled for SSDI. If no, proceed to step 2.

2. Is your medical condition "severe"?

- If yes, proceed to step 3. If no, you will not be deemed disabled.
- 3. Is your medical condition found in the list of disabling conditions/impairments?

If ves, then you are deemed disabled. If no, then the SSA will look at the sevenity of the conditions. If the SSA deems the condition severe enough, you are deemed disabled. If the SSA does not deem the condition severe enough, proceed to step 4

4. Can you do the work you did previously?

If yes, you will not be deemed disabled. If no, proceed to step 5.

5. Can you do any other type of work?

If yes, you will not be deemed disabled. If no, you will be deemed disabled

For more information on SSDI, visit www.ssa.gov/pubs/EN-05-10029.pd

STAY CONNECTED

🚯 Facebook.com/TriageCancer 🎽 @TriageCancer

http://TriageCancer.org
Info@TriageCancer.org

TriageCancer.org/QuickGuides

Order form at: TriageCancer.org/MaterialRequest

Practical Guides to Cancer Rights

TriageCancer.org/CancerRightsGuides

[®]Educated Patient[®]

Cancer Rights: Navigating Employment, Insurance, & Finances



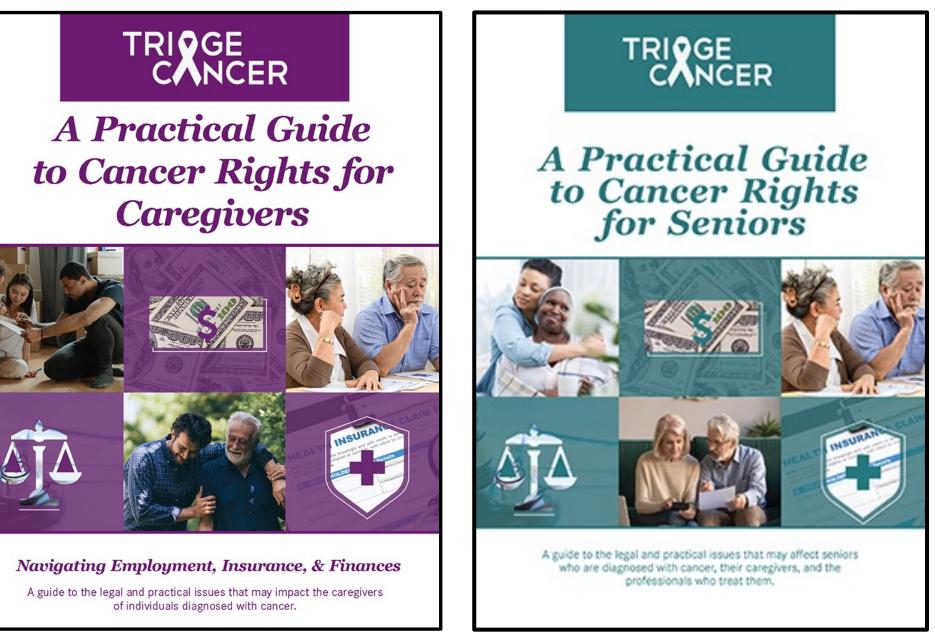
Presented by TRIOGE CANCER

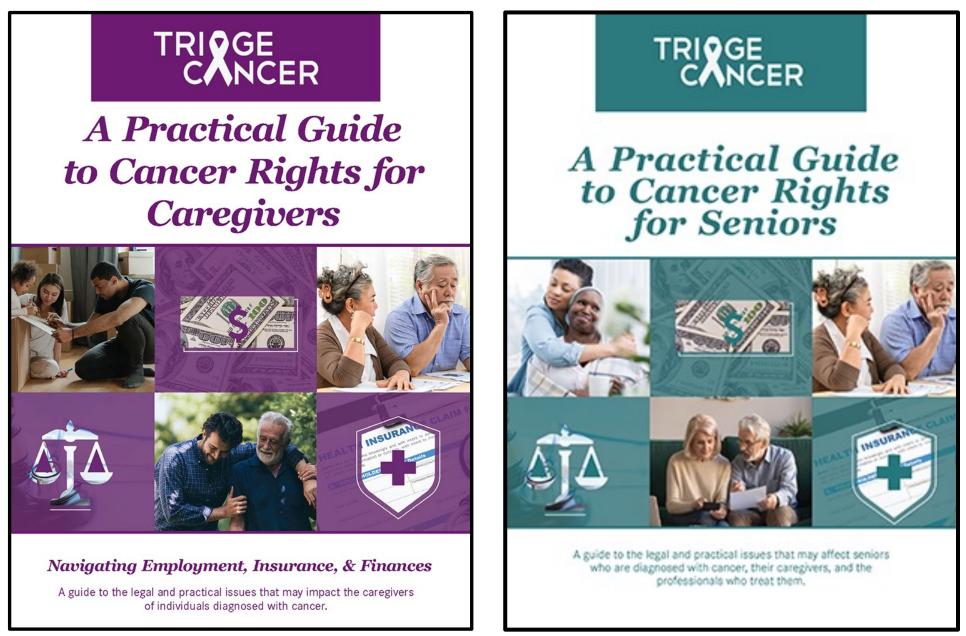
A guide to the legal and practical issues that may affect individuals who are diagnosed with cancer, their caregivers, and the professionals who treat them.

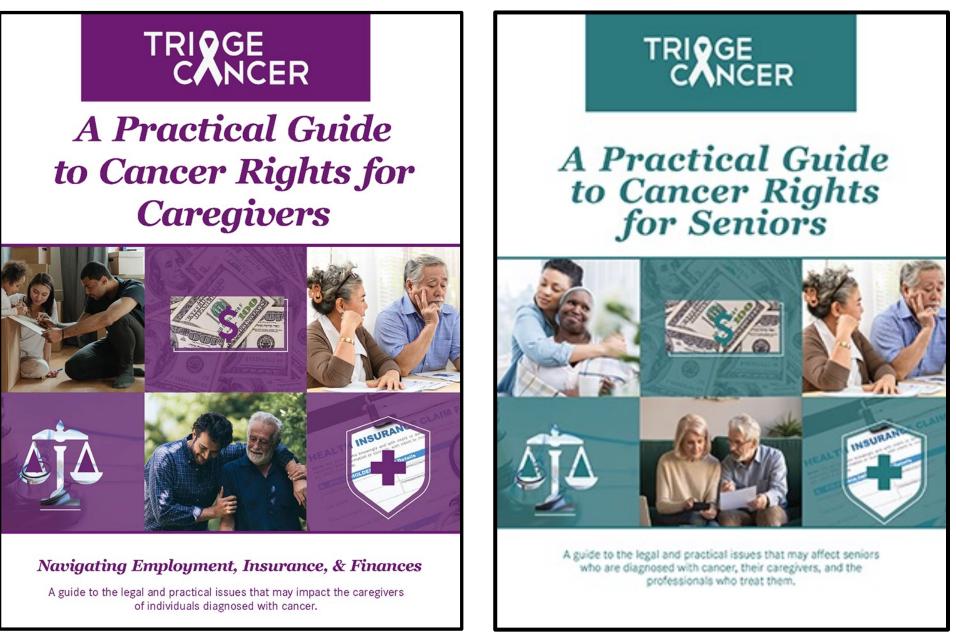
A Practical Guide to Cancer Rights for Young Adults



A guide to the legal and practical issues that may affect young adults who are diagnosed with cancer, their caregivers, and the professionals who treat them.







Also Available in Spanish

TRIGE GENCER

Triage Cancer Chart of State Laws

Employment, disability and health insurance, estate planning, & more <u>TriageCancer.org/StateLaws</u>

	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						×
ALASKA							×
ARIZONA							
ARKANSAS	9 (but 15 for RA's)					x employers x universities	
CALIFORNIA	5	×	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 employers	×

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

Triage Cancer Animated Videos

TriageCancer.org/AnimatedVideos

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



f

Bill

EOB

Keep Track of What You Have Paid Step 5

- **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



Navigating Health Insurance

CancerFinances.org: A toolkit for navigating finances after cancer.



CancerFinances.org



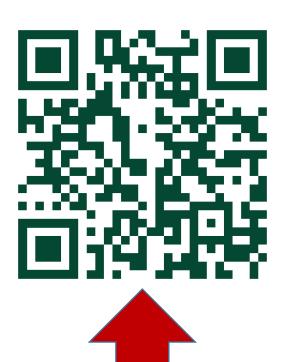
Estate Planning

CancerFinances.org: A toolkit for navigating finances after cancer.

Triage Cancer Educational Blog & E-Newsletter

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



Subscribe to our mailing list

email address

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 Insurancel

New Resources

Ouick 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 livel Presented in terms you can understand, learn about Taking Time Off Work, and Disability Insurance.

This podcast is presented in partnership with ArmorUp for Life



HOME EVENTS

TRIGE CNCER

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 earbon emissions that have a significant impost on our elimate, and allows

MATERIALS RESOURCES ABOUT US SUPPORT

NEVER MISS A BLOG POST

Latest Posts



Can Working from Home Be a Reasonable Accommodation? 13 December, 2022

Preparing For Natural Disasters: Tips For Keeping



TRIGE 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: <u>TriageCancer.org/GetHelp</u> For Spanish: <u>TriageCancer.org/ConsigueAyuda</u>

TRIGE GENCER

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
- 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