

Creating New Paths Forward



2023 ANNUAL REPORT

CANCER LEGAL CARE
LAWYERS ON YOUR CANCER CARE TEAM

Board Chair & ED Message

Our clients come to us at a fraught time. Since 2007, Cancer Legal Care has worked in partnership with our clients in creating a new path forward in their lives. For some, this means getting their questions answered so that they can make decisions from a place of knowledge rather than fear. For others, this means a series of conversations over weeks, months, or years as new realities arise during their treatment and survivorship. For all, our hope is to create a relationship where people feel valued and seen, respected and understood.

We are honored by the trust our clients place in Cancer Legal Care, and thankful to those whose funding and friendship help make our mission pursuit possible.

In grateful partnership,



Howard Bolter
Board Chair



Lindy Yokanovich
Founder & Executive Director

At Cancer Legal Care, we...

Answer immediate questions.

Identify other issues on the client's horizon.

Work with the client to create a plan for moving forward, prioritizing issues and actions specific to their needs and concerns.

Take on applying for Social Security disability, appealing health insurance coverage denials for treatment, and creating estate plans for clients as appropriate.

Create a relationship, enabling ease of follow-up with a trusted contact for proactively addressing future concerns.

2023 Highlights

In addition to increasing client numbers by 27% compared to 2022, 2023 brought with it the following highlights:



Surpassing the \$20,000,000 mark in the value of the free legal services our staff and volunteer attorneys have provided since 2007



Launching our new **Social Security Application Assistance Program (SSAAP)** (more details ahead)



Concluding a year-long **survey project** in partnership with our clients and cancer researchers from the University of Minnesota (more details ahead)



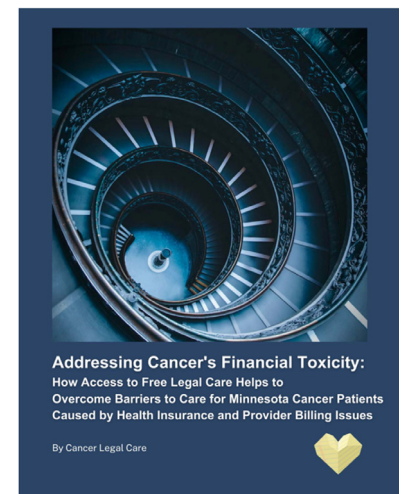
Publishing our first white paper



Surpassing the \$4,000,000 mark in money recovered or protected for our clients by correcting billing errors or successfully appealing an insurance coverage denial



Providing our 225th community education session



Mission, Values, and Vision

Cancer Legal Care's **mission** engages the law to resolve the complex challenges facing people and communities affected by cancer.

We live our mission through our **values** of

Human Connection

Compassionate Advocacy

Being Driven to Challenge the Status Quo

In the service of the larger **vision** we hope for a world that embraces equity and justice as fundamental to health.

Cancer Legal Care's model of care provision and statewide reach is unique in the nation, advancing the inclusion of legal services into whole-patient cancer care as a means of addressing the social determinants of health and cancer's financial toxicity.

Cancer Legal Care has been providing free legal services to members of the Minnesota cancer community since October 2007. To date, more than 13,700 Minnesotans, residing in 78 of Minnesota's 87 counties, have received legal information and/or direct legal services via our various program offerings, valued at more than \$20,000,000.

We advance our mission by using both staff and volunteer attorneys across the state and by reducing as many barriers to accessing the advice and information our clients need by making them open to:

- any resident of Minnesota, affected by
- any cancer,
- at any income level,
- at any stage from diagnosis through end-of-life.

For the last five years, Cancer Legal Care's work has focused on reducing cancer's financial toxicity which has a disproportionate effect on

- historically marginalized communities,
- those living in Greater Minnesota,
- low-income Minnesotans, and
- Minnesotans who facing tremendous medical debt due to provider billing or health insurance coverage denial issues.

Cancer Legal Care's services are always provided free of charge to our clients.

Our clients have a wide range of needs.

How your donations are helping:

- 17% Insurance Coverage (health insurance treatment denials, short/long term disability)
- 12% Housing and Financial (eviction, foreclosure, creditor issues, bankruptcy)
- 8% Employment (ADA discrimination/reasonable accommodation, FMLA)
- 22% Legal Planning (health care directives, guardianship, wills, powers of attorney)
- 33% Public Benefits (Social Security Disability, Medicaid)
- 8% Other (immigration, family, business)

Who your donations are helping:

- 633 clients, with 831 legal issues (up 27% and 32%, respectively, over 2022)
- Women 58%, Men 41%, Transgender 1%
- 48% have a household income under 200% of the Federal Poverty Guidelines
- African American 9%, AI/AN 1% Asian 3%, Hispanic 4%, Multiracial 1% ME/NA 1% Unknown 4%, White 77%
- 75% reside in the Twin Cities metro; 25% in Greater Minnesota
- 41% live alone
- 23% have minor children in their home and care
- 84% are still of working age
- 58% are living with a Stage IV cancer (70% if counting only those who know the stage of their cancer)
- 33% sought help with a Social Security disability benefit issue or other government benefits issue (up from 17% in 2022)

Program Highlight: Insurance Claims and REsolution (ICARE) Program

Since beginning this work in 2019, the ICARE Program has closed complicated insurance matters on behalf of 160 clients with a **96% success rate**. Of these matters, success included **protecting or recovering \$4,066,034** in health, disability, or life insurance benefits that had initially been denied to 64 clients. Without Cancer Legal Care's intervention, these 64 clients would have been personally responsible for these costs, ranging from \$135-\$565,000, with an average of \$63,532 saved for each client.



Laura



“It was a miracle, really. It couldn't have turned out any better, and that's thanks to the ICARE team's work. I would absolutely recommend Cancer Legal Care.

Social Security Application Assistance Program

Launched on January 1, 2023, funded in part with a four-year contract with the Minnesota Department of Human Services, the SSAAP marks the start of something our clients have long asked for: hands on help at every step of the SSDI/SSI application process. Offering this expanded service has been a huge success, with over 250 clients coming to us for help with all types of Social Security, and related benefits issues.

Rhonda

I am so grateful for the help I received from Cancer Legal Care, I was denied disability and needed help to file an appeal. When I was diagnosed with Stage 3 Breast Cancer my boss suggested I file for SSDI since my ability to work was so drastically cut. It was very difficult trying to do SSDI paper work with chemo brain, it took me 2 weeks! I had no idea there was help out there and wish I knew about your services from the beginning. It would have dramatically decreased my stress, just knowing someone was there for me.

I was under so much stress, from my treatment to trying to pay medical bills and our income cut in half. When I received my denial I was in tears. I reached out to Cancer Legal Care and was blessed to speak with Meghan, she was a godsend! She was patient, explained everything and made it so easy for me to move forward. I spoke to her on many occasions, she was like a superhero to me. I felt like she truly cared about me, about my story.

Thank you for being there for me during the darkest period of my life. You are a blessing.

In gratitude,
Rhonda

Mark



“I feel great relief — it's been a long battle,” he said. “But it also leaves me wondering if the circumstances were different — if I hadn't been working with Bill at Cancer Legal Care and he hadn't been in contact with [the Star Tribune] — I suspect that none of this would be resolved yet.”

What our clients want you to know

Cancer Legal Care was fortunate to receive funding in 2023 from the Shavlik Family Foundation to partner with our clients and researchers at the University of Minnesota to conduct a comprehensive client survey as we plan for the years ahead.

What we were eager to know:

- what was and wasn't working with our process of providing legal services;
- how effective our services are at answering their questions and helping to resolve their legal issues;
- barriers they faced in accessing legal services;
- their experience with cancer's financial toxicity;
- and their confidence in applying for Social Security disability benefits.

What we learned:

- **93%** of respondents indicated that **CLC was able to resolve** all (70%) or most (23%) of their legal concerns
- **78%** of respondents indicated that cancer had a profound (44%) to moderate (34%) **impact on their finances**
- **75%** of respondents indicated a preference to contact CLC by phone and **41%** by video conference. This compares to 38% in CLC's offices or 30% in their cancer clinic
- When asked about **when** would be the best time to be referred to CLC, **66%** indicated at diagnosis, and **35%** at the start of treatment
- The top three reasons for **hesitancy or barriers** in contacting CLC were
 - Feeling overwhelmed by other responsibilities (57%)
 - Worried about what the lawyer might say (38%)
 - Concerns about cost (33%)
- **40%** responded that they **would not feel comfortable applying for Social Security disability benefits** without professional help

The full report on the survey study can be found on our website.

My nephew Michael was married to a beautiful woman, Brittany, who died at age 31 from breast cancer. Michael and Brittany had been married 5 years and their son was just two years old. After Brittany's death, in addition to dealing with the devastating loss, there was much to do to sort out finances, medical bills, insurance, child care, and the like.



I did a web search for an affordable legal resource to help sort out the more complex questions. To my joy, up popped a webinar by Cancer Legal Care offering just what we needed. Over the 8 months since Brittany's death, we've reached out to CLC when we hit stumbling blocks on legal issues. Each time, our questions were answered expertly and promptly, but also with extraordinary kindness and compassion. It felt as though we were reaching out to friends who truly cared about us.

The journey through the pain of Brittany's death has been very difficult but the help we received from CLC eased the burden. We sing CLC's praises and are grateful to CLC beyond measure. CLC is truly exemplary – both the people and the organization – and a much-needed resource for the community.

With much gratitude,
Lora

Because a cancer diagnosis raises more than medical questions, Cancer Legal Care is here.



Volunteer Attorneys

Volunteer attorneys are critical in delivering Cancer Legal Care's mission. For the last 16 years, these dedicated attorneys have provided pro bono legal expertise in 1,057 legal matters, valued at \$2,024,990. These extraordinary attorneys represent the highest ideals of our profession. We couldn't do our work without them!

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“Volunteering with CLC is an excellent experience.”

100% of CLC volunteer attorneys responding to our survey want to continue volunteering.

Thank You

Cancer Legal Care is able to do what our clients need thanks to our donors' generous support:

- **Answer** immediate questions
- **Identify** other issues on the client's horizon
- **Work** with the client to create a plan for moving forward, prioritizing issues and actions specific to their needs and concerns
- **Take on** applying for Social Security disability, appealing health insurance coverage denials for treatment, and creating estate plans for clients as appropriate
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Founder & Executive Director

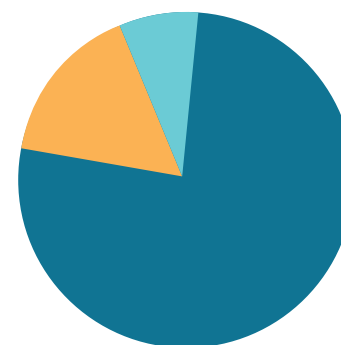
Our heartfelt thanks to Dr. Amy Spomer who completed her 10th and final year on the Cancer Legal Care board, and to Bill Foley, whose five years on staff helped our ICARE program grow strong, and who will continue his efforts as our lead ICARE volunteer.



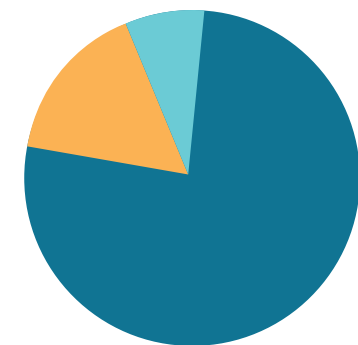
Financials



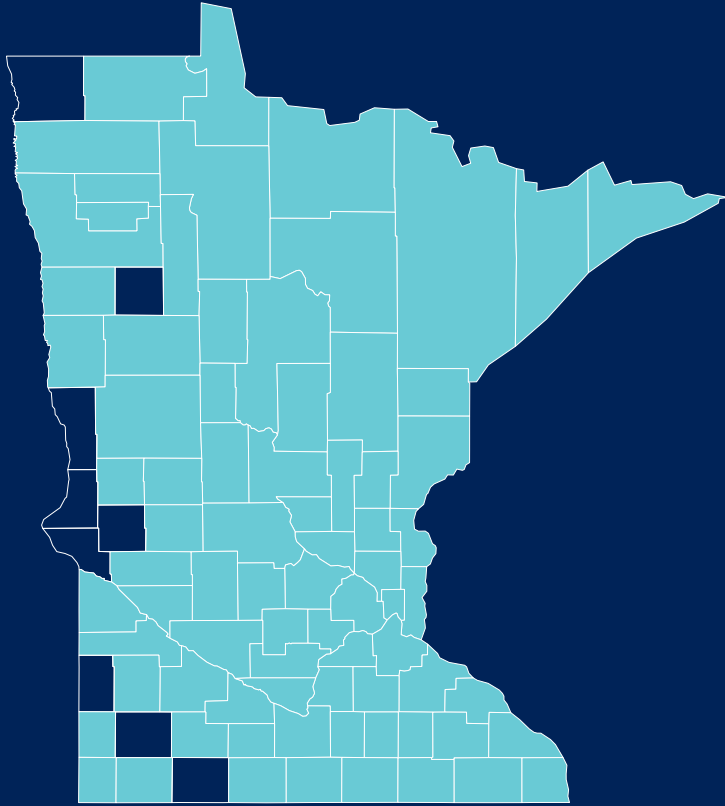
	2023	2022
PUBLIC SUPPORT & REVENUE		
STATE GOVERNMENT GRANTS	\$ 179,116	\$ 95,273
FOUNDATION GRANTS	\$ 159,833	\$ 155,000
CONTRIBUTIONS	\$ 281,899	\$ 256,010
SPECIAL EVENTS (NET)	\$ 5,350	\$ -
PLANNED USE OF CASH RESERVES	\$ 86,500	\$ 113,359
TOTAL	\$ 712,698	\$ 619,642
EXPENSES		
PROGRAM SERVICES	\$ 484,523	\$ 456,449
FUNDRAISING	\$ 109,253	\$ 108,744
ADMINISTRATION	\$ 97,279	\$ 54,449
TOTAL	\$ 691,073	\$ 619,642
NET ASSETS		
NET ASSETS, BEGINNING	\$ 319,377	\$ 432,697
NET ASSETS, ENDING	\$ 254,461	\$ 319,337
TOTAL ASSETS	\$ 378,860	\$ 346,035
TOTAL LIABILITIES	\$ 124,399	\$ 26,698
TOTAL NET ASSETS	\$ 254,461	\$ 319,337
TOTAL LIABILITIES & NET ASSETS	\$ 378,860	\$ 346,035



2023
70% PROGRAM SERVICES
16% FUNDRAISING
14% ADMINISTRATION



2022
74% PROGRAM SERVICES
17% FUNDRAISING
9% ADMINISTRATION



**Cancer Legal Care has served clients living in
78 of Minnesota's 87 counties**



CANCER LEGAL CARE
LAWYERS ON YOUR CANCER CARE TEAM

"I don't know where we'd be today without your assistance.

The work you do saves lives."

— A recent Cancer Legal Care client.



Thank you to IMAGEHAUS for generously donating their services to Cancer Legal Care for the creation of this report.