



CANCER LEGAL CARE

LAWYERS ON YOUR CANCER CARE TEAM

Cancer Legal Care’s (CLC) proposed action is to ameliorate cancer’s financial toxicity—“the detrimental effects of the excess financial strain caused by the diagnosis of cancer on the well-being of patients, their families, and society”—and allow patients and their families to focus solely on their treatment and recovery. A cancer diagnosis carries a substantial financial burden, often resulting from expensive treatments, inadequate insurance coverage, high out-of-pocket costs, and loss of employment. Studies have shown that 42% of new cancer patients deplete their life savings within two years of diagnosis. Cancer patients, on average, are approximately 2.5 times more likely to declare bankruptcy than those without cancer, and those patients who file for bankruptcy are 80% more likely to die than cancer patients who do not. The financial hardship associated with cancer, in combination with other social determinants of health, have a devastating impact not only on a patient’s livelihood but also their health and well-being.

CLC (cancerlegalcare.org, 651-917-9000) is a Minnesota nonprofit organization that provides free legal services to Minnesotans facing cancer. We help cancer patients with their non-medical yet health-harming issues—government and private disability benefits, employment, estate planning, financial, and insurance issues. In our first 14 years, our staff and volunteer attorneys have provided free legal care services valued at more than \$15,500,000 to over 11,000 clients through direct representation, pro bono network, and community education. Over the last 3 years, our insurance appeals program has saved 33 cancer patients over \$2,700,000 by advocating to reverse previously denied claims and billing errors related to their cancer care. Our 2020 clients realized the following health outcomes as a result of the legal care they received from CLC: 92% had reduced stress and improved mental well-being; 92% had an improved ability to prioritize their health and health care; 91% of financially vulnerable clients had an improved ability to maintain their continuity of care; 80% of financially vulnerable clients had a mitigated risk for homelessness; and 87% of financially vulnerable clients had an improved ability to obtain or maintain their insurance coverage. Legal care is vital work that improves the experience of patients and families living with and surviving cancer, and needs more attention and more funding.

We want to talk to the Biden Administration about our service model and engage in discussions about how to address the non-medical yet devastating effects of cancer. At a policy level, we have specific ideas surrounding the passage of the federal Stop the Wait Act and Metastatic Breast Cancer Access to Care Act, expanding the protections of the No Surprises Act to federal programs, eliminating systemic failures surrounding health insurance prior authorization processes, and addressing problematic marketing and sales of non-ACA compliant health plans.





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Minnesota has a robust network of cancer-related nonprofits which work to support cancer patients legally, emotionally, and financially. We recommend the Biden Administration invite these organizations to the table for comprehensive discussions on what resources exist, what challenges exist—both for organization operations and client needs unmet by current resources—and how the Biden Administration can support existing work and help fill the gaps.

