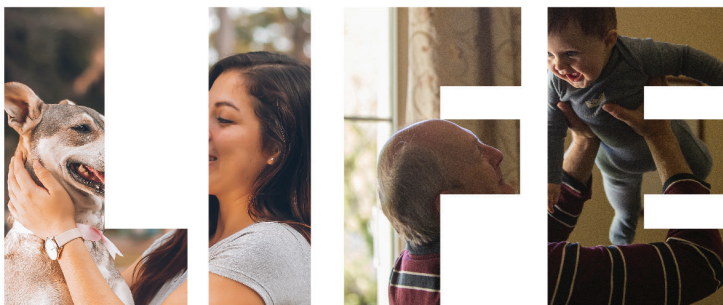




2021 ANNUAL REPORT

CANCER LEGAL CARE

LAWYERS ON YOUR CANCER CARE TEAM



Mission Overview

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

Since 2007, CLC has provided \$15,568,980 of free legal care services to over 5,000 Minnesotans. We've also provided group education, informational videos, and webinars to over 7,000 cancer patients, survivors, caregivers, health care providers, and attorneys.

Cancer Legal Care's legal help is available to **anyone**— patient, survivor, caregiver, or loved one—dealing with **any cancer, anytime** from the point of diagnosis onward, residing **anywhere** in Minnesota.

We help clients and their loved ones with the following cancer-related legal issues:

- **Insurance coverage** Often cancer patients run into problems with their health insurance or short-or long-term disability payments, and we can help sort those out.
- **Housing and financial** Because cancer is an expensive disease, many clients need help avoiding foreclosure, bill collection, and bankruptcy.
- **Employment** Having cancer impacts your ability to work, so we walk clients through their rights under the Americans with Disabilities Act, reasonable accommodations they can expect from their employers, and how to use the Family Medical Leave Act to take care of themselves or a loved one.
- **Legal planning** When you get sick, it's important to have documents in place like health care directives, wills, and your power of attorney so you and your loved ones are protected.
- **Public benefits** Cancer patients often qualify for benefits they've paid for over the course of their working lives, like Social Security Disability and Medicare, that can be lifelines during a cancer journey.

CLC uses both staff and volunteer attorneys to meet the needs of people dealing with cancer effectively and efficiently, improving the well-being of cancer patients in Minnesota.

“The cancer experience changes things— things are coming at you so fast, and the fear is so huge, that I wasn't able to conduct myself in the way I've always done. I've always been a list person, but questions just keep coming at you, issues keep coming up, and you just need someone to ask those questions. But here at CLC, they listen— and it prompts additional questions. I may have called about one thing, but they have information about four things— three of which I didn't even know to ask.”

–Cancer Legal Care client

Letter from Lindy & Catherine

Cancer Legal Care was founded to help people during some of the most uncertain and challenging times of their lives. Our goal has always been to do the difficult, sensitive legal work they need— the denied medical claims, the foreclosure notice, the estate plan— with love and kindness. These burdens weigh heavily on our clients' minds and require not only legal expertise but time. Time that our clients so desperately need to focus on their health and well-being rather than trying to navigate the complex legal and insurance systems alone.

Your generosity provides our clients with so much more than free legal care.

It allows them to set their worries aside and gives them the gift of time to focus on what really matters: their loved ones and their health. We realize that your time is your life. We are grateful to you for sharing the gifts of your time that make our work possible and bring peace to so many.

With gratitude,



Lindy Yovanovich
Founder & Executive Director



Catherine London
Board Chair



Thank You, Lindsay!

In 2021, our founding Director of Legal Services, J. Lindsay Flint, retired after 10 years of dedicated and loving service to the CLC mission, having **provided direct legal services to 2,076 clients**. Before coming on staff, Lindsay was on the CLC board, serving as Chair for several years in our very earliest days.

Lindsay's kindness and compassion in providing legal services set the course for our organization and put the **care** in legal care. Lindsay's style of lawyering— leading with heart, listening deeply, and going above and beyond, with care— will remain a hallmark of CLC's mission and program delivery for years to come.

A child protection social worker before going to law school, the Minnesota State Bar Association honored Lindsay with the prestigious **Bernard P. Becker Award** in 2015 for her lifetime of work in providing access to justice and legal services to under-served and low-income Minnesotans.

There aren't enough words to describe the impact Lindsay has had on Cancer Legal Care's formation, evolution, and model of care. We are forever grateful to Lindsay for being our North Star.



Update on Advocacy

In 2021, CLC continued to advocate for policies that support individuals and communities affected by cancer. Each client we serve faces a legal challenge that is unique and personal to them. Many of these challenges, however, could be prevented through policy-level changes that benefit the larger cancer community. That is why engaging in advocacy is central to CLC's mission. We are dedicated to supporting policies that increase access to care, help prevent cancer, advance health equity, reduce the financial toxicity of cancer, and eliminate legal challenges faced by cancer patients and their families.

CLC'S ADVOCACY EFFORTS IN 2021 INCLUDED:

- Launching a new advocacy page on CLC's website to educate the public on policy issues of importance to CLC and its clients.
- Supporting the Minnesota State Bar Association Probate and Trust Section's proposal for state legislation allowing the use of electronic wills and remote witnessing.
- Presenting to the Minnesota Cancer Alliance Policy Committee on the waiting periods for Social Security Disability Insurance benefits and Medicare coverage.
- Identifying advocacy opportunities that overlap with ICARE Program issues, including efforts to address prior authorization denials that can be devastating for cancer patients.
- Engaging CLC interns to conduct research on insurance-related policy topics that impact CLC's clients.
- Meeting with state representatives to discuss legislative approaches to fund medical-legal partnerships in Minnesota.
- Leading and supporting advocacy actions in collaboration with ACS CAN Minnesota, the Immigrant Law Center, the Lymphedema Advocacy Group, and the MSBA Probate and Trust Law Section, addressing issues around COVID-19, cancer prevention, emergency economic relief, trust and probate, and health insurance coverage.

Financial Toxicity

Time becomes so precious when you're sick, and cancer patients need every minute they can get to focus on their health. Cancer is a time-intensive disease, requiring dozens of appointments, surgeries, and chemotherapy treatments, often over years. Having the time for rest and recovery is crucial. Cancer often needs very specific medical interventions at very specific times to give patients the best chance at positive health outcomes.

Time can also get away from cancer patients very quickly and create a cascading set of problems. Sometimes a faxed request for a drug from a doctor gets lost in an insurance company's labyrinth and delays critical care for months. Sometimes patients get behind on mortgage payments in order to afford expensive prescriptions. Sometimes relations with an employer go sour because a cancer patient needs new work accommodations. Sometimes the patient gets fired.

Very rarely did the patient envision these issues being the most challenging aspects of their cancer diagnosis. Even well-resourced cancer patients with robust savings, understanding employers, and strong health insurance struggle to keep the financial wheels of their lives on the road. Resolving these kinds of problems takes enormous amounts of time, and it's often time that cancer patients cannot afford.

“We're just everyday people. We don't know how to read all of this insurance paperwork and bills and make sense of it all. How are we supposed to know exactly how much we owe?”

-Cancer Legal Care client

That's where Cancer Legal Care comes in. Our team can help resolve problems like insurance denials, financial difficulties, and employment concerns so cancer patients don't have to waste their precious time.

Issues that can take clients months on their own to navigate—months of phone calls, being on hold, struggling with the lingo and the bureaucracy—can be handled within a few weeks by our team.

When clients can no longer work because of their cancer diagnosis, we help clients receive monthly income and healthcare through disability benefits and Medicare—protections workers pay for during their working lives.

Our lawyers help overturn wrongful insurance coverage denials so our clients get the cancer treatment they deserve and are insured for.

We help patients and their caretakers keep their jobs by accessing the Family Medical Leave Act and reasonable accommodations.

We help cancer patients prepare critical financial, health care, and estate planning documents to protect themselves and their families.

In short, we give clients back their most precious resource: their time.

For a great example of our lawyers protecting a client's time, read on.

Karen

Karen C. is a long-time client of Cancer Legal Care. Since 2019, Karen has worked with our Managing Director, Julie Olmsted, on some common challenges that most cancer patients face, like estate planning and financial issues.

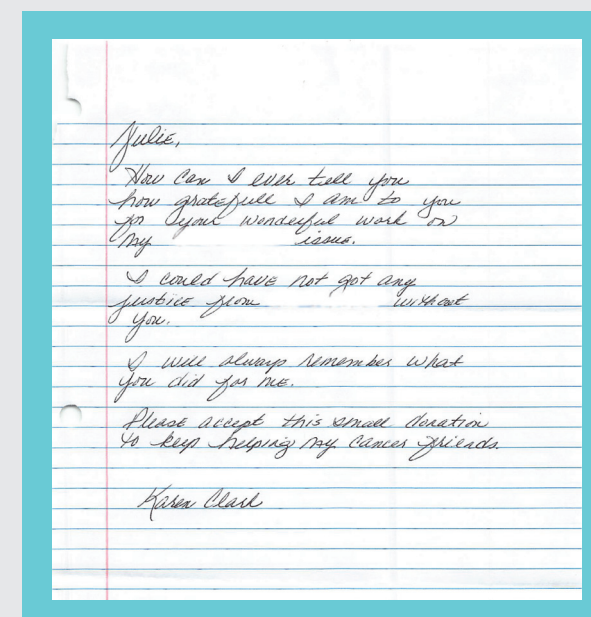
In October 2021, Karen was in active treatment for lung and brain cancer. Like many immunocompromised cancer patients during COVID, she was spending a lot of time in her home. When she noticed some plumbing issues, she contacted a local company to get them fixed. But the company made the problem much worse, and left inches of standing sewage in her basement.

Karen is tenacious and resourceful, so she reached out to them several times to get them to fix their mistakes, and even filed a claim. But they repeatedly told her it was not their fault, or their problem. They eventually stopped responding to her altogether. Since she couldn't afford cleanup help and didn't want contractors in her home because she was immunocompromised and COVID was rampant, Karen was forced to clean up the sewage back-up herself.

But then, she called Julie, and Julie got upset, too: “Karen's situation was ridiculous and unfair, and we absolutely had to help her fix it.” Julie worked with Karen to build a timeline of what happened, the names and contact information of everyone involved, and estimates of the financial damage to her basement. Julie sent a letter to the company's senior vice president and general counsel and demanded \$2,000 to cover the cost of the damage, work done, and replacement furniture. She also copied the claims specialist who had told Karen it wasn't “our problem.”

The day after receiving the letter, the claims specialist called Karen and said they would pay her in full. She replied, “You shouldn't be talking to me! Talk to my lawyer!” and gave him Julie's number.

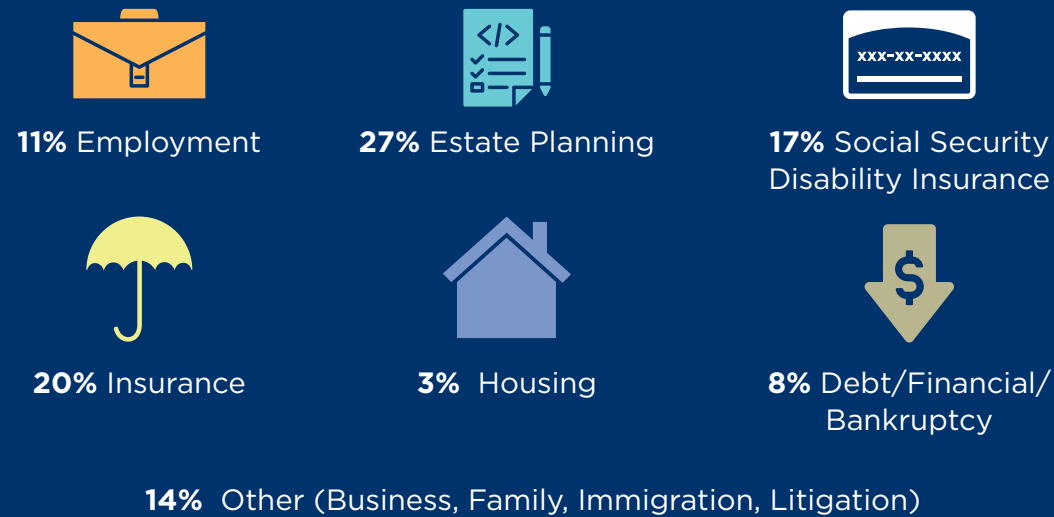
Karen received the check within two weeks. She called Julie and said, “I could not have done this without you; I couldn't have hired a lawyer on my own. I appreciate you so much. I'm a very grateful cancer patient.”



“I hope you remember my name in 10 years, because I will remember you and what you did for me.”

How Your Gift is Helping

Legal help can lessen cancer's financial impact. In 2021, clients came to CLC's staff and volunteer attorneys for help with:

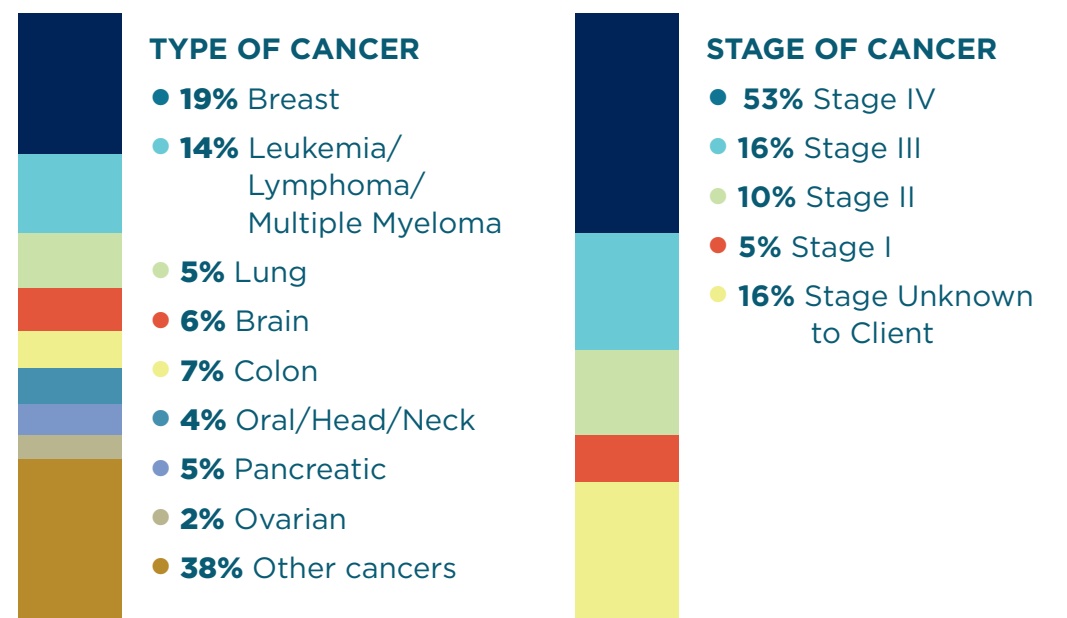
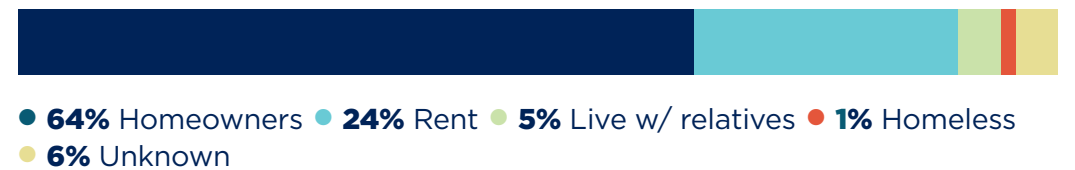


AS A RESULT OF THE LEGAL CARE THEY RECEIVED:



CLC does not charge for our services. All of CLC's information, advice and consultation services are available to anyone in Minnesota dealing with cancer, regardless of their income. The only client income eligibility screening is for full estate planning services. For that work, clients are required to be at or below 300 percent of the Federal Poverty Guidelines in order to receive estate planning work done by either our staff or our volunteer attorneys.

Who Your Gift is Helping



Howie's Story



“I am so relieved this is all finally resolved.” — Howie

Howie

Howie, a 48-year-old married father of three young children, came to Cancer Legal Care for help when he was facing over \$157,000 in bills for his cancer treatment that not one, but two, insurance companies were denying coverage for.

The previous year, Howie had been hospitalized for two weeks during the course of his lymphoma treatment. During his stay, Howie's insurance coverage changed from Insurance Company #1 to Insurance Company #2.

Suffice to say, this led to considerable confusion.

Howie had done nothing wrong, but he alone was facing responsibility for a mountain of bills totaling over \$157,000 that the insurance companies refused to pay. All the while, Howie was dealing with cancer, and the stress these bills brought with them. While the billing experts at the hospital tried to assist Howie for nearly 11 months, they ultimately could not get this resolved.

Then, Howie learned about Cancer Legal Care from his sister-in-law, who was seeking resources to help the family. Howie reached out to CLC, and our ICARE team of attorneys and advocates got to work right away—reviewing the insurance plan documents from both companies and coordinating all of the billings.

The ICARE team coordinated communications between the various service providers, and within a matter of weeks got the entire \$157,413.23 bill covered by the appropriate insurance company, leaving Howie with a balance due of \$0.

Tracy's Story

Tracy Seuell, a 57-year-old mother of three, diagnosed with brain cancer, reached out to Cancer Legal Care for help getting some critical documents in place.

When Tracy reached out to CLC, she was living in a shelter. One of our CLC staff attorneys worked with Tracy for several months making sure her documents were in order. The CLC staff attorney spoke with Tracy almost weekly, helping her not only with her documents, but also learning about her family, her health, and Tracy herself, as they worked together. When asked about her experience with Cancer Legal Care, Tracy requested that both her first and last name be used, stating, “this is my story, and this is what people need to know.”

“What is beautiful is that people like you come in and help and are dependable. I always knew, and still know, that when I call you, you will call me back. There are so many parts of a cancer diagnosis that people don't see but that people go through. I want people to know about Cancer Legal Care and know that you were there for me when I needed it the most.

I called Cancer Legal Care not knowing if or how you could help. You made this all easy for me. I want people to know about the difference that you've made for me. I never would have been able to afford to do this on my own.

People need to know what people go through.

I am proud to share my experience because I want people to see my face and know this is real.”



Tracy

“I am proud to share my experience because I want people to see my face and know this is real.” — Tracy

Volunteer Attorneys

In 2021, volunteer attorneys took on 100 client matters, providing 454.7 hours of free legal care services valued at \$223,705. We are unendingly grateful to all those who donated their time to help our clients last year.

Frances Baillon
Margaret Barrett
Pete Barry
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Jeremy Berg
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Joni Thome
Tony Toepfer
Chris Tymchuck
Corenia Walz
Pam Wandzel
Anna Yakle

“It is very rewarding and the clients are so appreciative. Your organization is essential and truly a gift to all who need you. Thank you so much for the opportunity to help others.”

—Tracey Galowitz

“I love working with Cancer Legal Care. I really appreciate having an opportunity to do pro bono work in my primary practice area; it means a lot to me to have the opportunity to work with such deserving clients. Working with CLC clients reminds me why I practice in this area.”

—Chris Courtney

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Patricia & John Remme
Lachlin Reynolds
Lori & Rob Roettger
Vicky & Gary Schluender
Emily Seidel
South Lake Pediatrics
Kristina & Peter Stewart
Judith Strobel
Laurie & Michael Tschida
Paul Wilson & Sandra McWilliams
David Young
Jane & Richard Young

Supporter Events

Last year we were lucky enough to have not one, but three events held by supporters to fund Cancer Legal Care's work.



On one of the most beautiful days of summer, Gardner Law and Mark Gardner hosted a golf tournament to benefit Cancer Legal Care. A great time was had by everyone and we are so grateful!



Tim Young, a Cancer Legal Care client, was celebrated in June at O'Brien's Public House in Shakopee and all proceeds of the event went to CLC. Tim was, as we were told, "very pumped and honored" about it, but we were the ones who were both honored to be included, and to have had Tim as a client. Many thanks to Tim, his family, and O'Brien's Public House for their gracious support.



Our amazing board member Paula Montgomery, her husband Jason, and their neighbors, Mary Jo and Eric Howell, hosted an evening with Martin Zellar this summer to benefit Cancer Legal Care's work.



IN-HONOR DONATIONS

In honor of Alex Arbit
Jean & Doug Kretchmer

In honor of Naomi Arnold
Dr. Tom & Laurie Smith

In honor of Monica Bringle & Matt Schimmel
Marnie Wells

In honor of Carman Buzzo
Julie & Brian Olmsted

In honor of Peter Carlson
Elaine & Michael Serling

In honor of Joan Davidson
Dr. Tom & Laurie Smith

In honor of Debi Dorsey
Anonymous
Linda Hirsh

In honor of FD CPA Boot Campers June 2021
Peter Barry

In honor of Lindsay Flint
Charlotte & Jason Flint
Nancy & Lloyd Flint
Martha Henk
Sandy & Ken Keister
Cynthia Jones-Klausing & Janice Klausing
Pat & Gene Kjellgren
Jennifer McConnell

Colleen Smith
Judy St. Germain
Cati Stone
Jessie Ware
Kathy & Jim West
Tom Wolfe & Sally Silk
Lindy & Paul Yokanovich

In honor of Rebecca Fox
Dr. Tom & Laurie Smith

In honor of Mollie Garelick
Dr. Tom & Laurie Smith

In honor of Karen Gordon
Dr. Tom & Laurie Smith

In honor of Charles (Chip) Isaacson
Mandi & Chuck Isaacson

In honor of Ruth Isaacson
Mandi & Chuck Isaacson

In honor of Ruth Isaacson & Ken Yokanovich
Mandi & Chuck Isaacson

In honor of Linda Linder
Jim Linder

In honor of Ferd Peters
Renate Maria Sharp

In honor of Jada Pirius
Sandra & Rodger Pirius

In honor of Rick Rieland
Abby & Matt Stetler

In honor of Kathryn Schmidt
Kelly Dziedzic

In honor of Robin Segal
Dr. Tom & Laurie Smith

In honor of Donna Spencer
Jim Giossi

In honor of Jake Smith
Dr. Tom & Laurie Smith

In honor of Patricia Jamie Sullivan
Jeremiah Whitten

In honor of Martha Swanson
Gayle Mangan

In honor of Lindy Yokanovich
Stephanie Albert & Pam Quiram
Char & Michael Plitman
Dr. Mark & Margie Sborov
Cati Stone
Kyle Woody
Ken Yokanovich & Ruth Isaacson

2021 BOARD OF DIRECTORS

Cancer Legal Care's board is made up of people from all walks of life, all of whom have both a personal and professional desire to bring legal care into the forefront of cancer care.

Catherine London, JD, MPH
Chair

Howard Bolter, Esq.
Bolter Law, Vice-Chair & Secretary

Greg A. Moore
Bremer Bank
Treasurer

Rhonda Chakos
Client Community Representative

Pete Eichhorst
National Indemnity at Berkshire Hathaway

Adam Kintopf
ClearWay Minnesota

Jennifer Kuyava, MD
Allina Health

Melissa Lundquist, PhD, MSW, LGSW
University of St. Thomas

Paula Montgomery, Esq.
Gillette Children's Specialty Healthcare

David Murphy, Esq.
Kutak Rock

Jada Pirius
Immediate Past Board Chair

Amy Sheil
Seward/Sheil

Tom Smith, MD
HealthEast (Retired)

Amy Spomer, MD
Park Nicollet Frauenshuh Cancer Center

Lindy Yokanovich, Esq.
Cancer Legal Care
Founder & Executive Director

2021 STAFF

Our staff use their expertise, passion and tremendous dedication to advocate on behalf of our clients.

J. Lindsay Flint, Esq.
Director of Legal Services

Bill Foley
Health Insurance Advocate

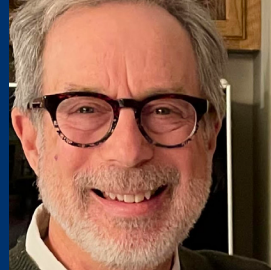
Erin Hartung, Esq.
ICARE Program Manager & Senior Staff Attorney

Rachel Kourelis, Esq., RN
Nurse Attorney

Julie Olmsted, Esq.
Managing Director & Legal Care Program Manager

Laurie Overstad
Officer Manager

Lindy Yokanovich, Esq.
Founder & Executive Director

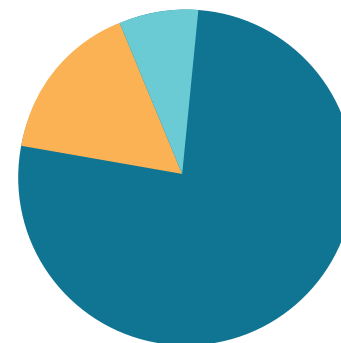


Our heartfelt thanks to Dr. Thomas R. Smith, who completed his 10th and final year on the CLC board in 2021. Thank you, Tom, for your leadership!

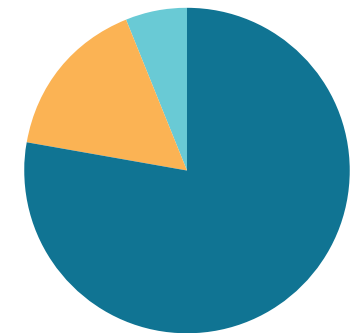
Financials



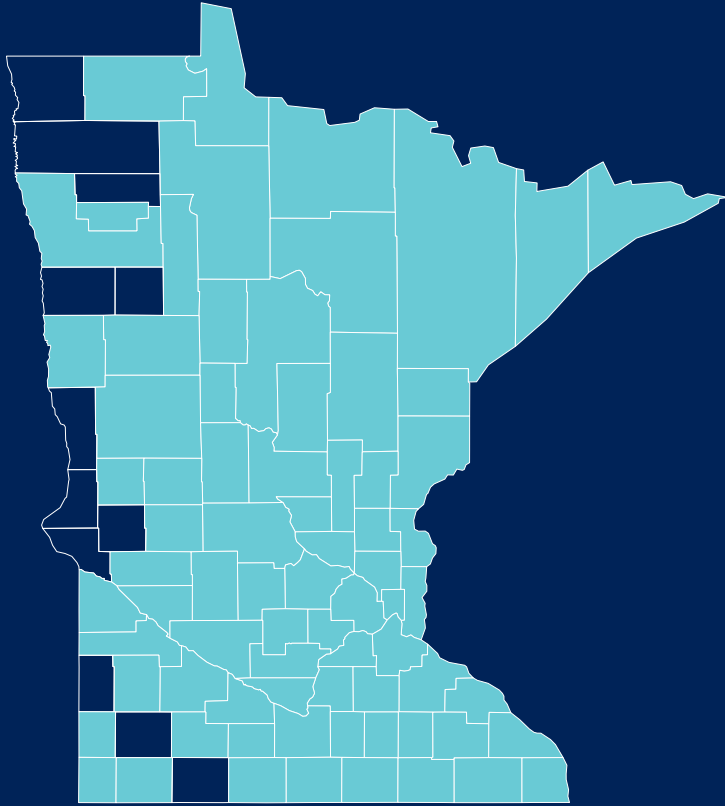
	2021	2020
PUBLIC SUPPORT & REVENUE		
STATE GOVERNMENT GRANTS	\$ 131,987	\$ 129,166
FEDERAL GOVERNMENT GRANTS	\$ 66,562	\$ 55,300
FOUNDATION GRANTS	\$ 204,000	\$ 178,305
CONTRIBUTIONS	\$ 209,685	\$ 171,295
SPECIAL EVENTS (NET)	\$ 8,354	\$ 17,962
TOTAL	\$ 620,588	\$ 552,028
EXPENSES		
PROGRAM SERVICES	\$ 370,208	\$ 354,983
FUNDRAISING	\$ 92,060	\$ 86,409
ADMINISTRATION	\$ 60,628	\$ 38,833
TOTAL	\$ 522,896	\$ 480,225
NET ASSETS		
NET ASSETS, BEGINNING	\$ 335,005	\$ 263,203
NET ASSETS, ENDING	\$ 432,697	\$ 335,005
TOTAL ASSETS	\$ 453,219	\$ 351,173
TOTAL LIABILITIES	\$ 20,522	\$ 16,168
TOTAL NET ASSETS	\$ 432,697	\$ 335,005
TOTAL LIABILITIES & NET ASSETS	\$ 453,219	\$ 351,173



2021
71% PROGRAM SERVICES
18% FUNDRAISING
11% ADMINISTRATION



2020
74% PROGRAM SERVICES
18% FUNDRAISING
8% ADMINISTRATION



**CLC has served clients living in
75 of Minnesota's 87 counties**



CANCER LEGAL CARE

LAWYERS ON YOUR CANCER CARE TEAM

CLC CLIENT QUOTE:

“I spoke to [your volunteer attorney] this afternoon. I feel like there is a good plan going forward. I can't tell you how much I appreciate the support you all have given to me. I will sleep better tonight.”



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