



RISING

TO MEET THE DAY

CANCER LEGAL CARE
LAWYERS ON YOUR CANCER CARE TEAM

2020 ANNUAL REPORT

Cancer Legal Care engages the law to resolve the complex challenges facing people and communities affected by cancer. **Since 2007, we have provided \$13,286,075 in free legal information and services to 10,857 Minnesotans affected by cancer.** Our programs are available to anyone—patient, survivor, caregiver, loved one—dealing with any cancer, anytime from diagnosis onward, anywhere in Minnesota, helping with cancer-related legal issues,

Including:

- **Insurance coverage** (health insurance, short- and long-term disability)
- **Housing and financial** (eviction, foreclosure, creditor issues, bankruptcy)
- **Employment** (Americans with Disabilities Act, Minnesota Human Rights Act discrimination/reasonable accommodation, Family Medical Leave Act)
- **Legal planning** (health care directives, guardianship, wills, powers of attorney)
- **Public benefits** (Social Security Disability Insurance, Medicaid)

CLC's staff and volunteer attorneys meet a critical need effectively and efficiently. Our work complements existing cancer care to significantly improve the lives of Minnesotans with cancer.

“We listen to people and care for them through the law.”

–J. Lindsay Flint, Director of Legal Services

Thank You

Thank you for being a vital part of Cancer Legal Care in 2020. In a year where community meant so much, our friends, donors, volunteers, partners, funders, foundations, and sponsors showed love and generosity for our clients in giving ways. When it would have been easy to say no, you said yes, again and again: yes to the work we've always done; yes to new work that needed to start; and, “Yes, to whatever our Cancer Legal Care community needs—we are here!”

In a year many say they can't wait to forget, we will always remember how you helped us rise to meet an unimaginable set of circumstances, together.

With gratitude,

Jada Pirius and Lindy Yokanovich



Jada Pirius
Board Chair



Lindy Yokanovich, Esq.
Founder & Executive Director

Cancer & COVID-19

COVID-19 exacerbated the medical and legal issues Cancer Legal Care clients were already facing: fears of job loss and resulting loss of health insurance, financial stress, and worries about housing security.

CLC clients often describe the fallout from a cancer diagnosis as being like a life turned upside-down, with everything they had taken for granted suddenly uncertain. Reflecting on the devastating impacts and anxieties COVID-19 has created for people all over the world, one client told us, **“It's like the whole world now knows what it's like to have cancer.”**

A client was very scared and upset because her employer dropped her from their health insurance coverage due to the reduction in her work hours caused by COVID-19. She felt mistreated by the way her employer handled the process, was scared because she did not have the money to continue her cancer treatment without her insurance coverage, and was worried that she had missed a deadline to sign up for other coverage. It filled my heart to talk the client through these issues, reassuring her that she was still able to obtain coverage and connecting her with the resources to do so. Providing support to the client where she felt like she had none and hearing the client's voice return to a state of calmness was incredibly rewarding.

–Erin, CLC Staff Attorney

A few examples of how CLC adapted to meet COVID-19 challenges:

- When we realized we were going to work remotely indefinitely, we changed our phone system to ensure we could pick up calls as they came in, and began using an entirely mobile and cloud-based system.

- When many oncology social workers were furloughed and elective procedures canceled, we surveyed social workers and providers to learn about new or different client needs, and how we could support them.
- When it was clear that COVID-19 was going to significantly impact our client population, we started tracking COVID-19-related cases to look for trends, noting that employment leave and unemployment benefit laws were quickly rising to the top and knowing that loss of insurance and swift financial fallout were right behind it.
- When we couldn't meet clients in person to sign legal documents, one of our staff attorneys became a Remote Online Notary, and we held phone and video calls and created social-distanced signing instructions.
- When employment leave laws and unemployment insurance expanded, we read through the new laws, attended educational webinars, worked very closely with our volunteer employment attorneys for guidance, and advised oncology social workers on the need for medical letters for employers.

One surprising thing we learned is that our model of program delivery is very well-suited to working remotely! The vast majority of our work has always been done over the phone, as our clients so often prefer to talk with us from the comfort and privacy of their home on their own time, when they are not rushed and have all their papers with them. Our work continued without interruption as we switched to working remotely on March 12, 2020.

What's New: Strategic Plan

At Cancer Legal Care, we are ready to move our mission forward and ensure this organization thrives, now and in the future. In 2020, our board and staff convened to plan our organization's next few years. We identified priorities to help us serve those in need and ensure our organizational stability and sustainability. The outcome of this process is our 2020-2023 Strategic Plan.

Cancer Legal Care is currently in a transformative phase of our existence. Demand for our services is increasing, and the pandemic has created new client needs. We have grown, and are in a position to build on our successes and to move to a new phase of maturity and sustainability.

By providing new direction in areas of advocacy, growth, sustainability, and communications, this Strategic Plan will drive us to provide an even higher level of service.

OUR GUIDING PRINCIPLES

- Helping all Minnesotans affected by cancer
- Understanding our clients' unique situations
- Responding to clients quickly with appropriate options
- Building on our successes
- Cultivating and retaining our donors
- Being accountable to all stakeholders
- Creating a model for others to follow

THEMES

Advocacy: Activities including education, direct advocacy, and coalition-building will help improve health throughout Minnesota and strengthen our ability to help those who need it the most.

Growth: CLC has grown in recent years, but further growth is needed to develop new funding sources and reach clients in Greater Minnesota and in BIPOC communities.

Sustainability: We will take a long view of financial security, ensure clients and donors understand CLC as an organization, and formalize operations to thrive, regardless of funding and personnel fluctuations.

Communications: Improved communications will help share the value we bring to our clients and the health community, cultivate funding opportunities, and reach as many clients as possible.

What's New: Advocacy

In 2020, CLC advanced efforts to become an organization with advocacy as a core part of its identity. By supporting policies that help prevent cancer, increase access to care, advance health equity, reduce the financial toxicity of cancer, and eliminate legal challenges faced by CLC clients, we strengthen our ability to help those who need it the most.

CLC'S ADVOCACY EFFORTS IN 2020 INCLUDED:

- Chartering an Advocacy Committee to identify and advance policies affecting CLC's clients and community
- Creating educational materials on the federal Stop the Wait Act (S. 2496/H.R. 4386), eliminating Social Security Disability Insurance and Medicare waiting periods
- Including staff and board as members on the Minnesota Cancer Alliance Policy Committee
- Supporting efforts of University of Minnesota Law School students to advance state legislation require testing for radon (a leading cause of lung cancer) in residential rental properties
- Leading and supporting advocacy actions in collaboration with the American Indian Cancer Foundation, Lymphedema Advocacy Group, Immigrant Law Center of Minnesota, Mid-Minnesota Legal Aid, the Minnesota Budget Project, the Minnesota Council of Nonprofits and Minnesotans for a Smoke-Free Generation, addressing the following issues:

Access to Services
Access to Treatment
Cancer Prevention
COVID-19
Emergency Economic Relief

Family Medical Leave Act
Health Insurance Coverage
Social Security Disability Insurance
Tobacco Prevention



What's New: ICARE

ICARE (Insurance Claim Advocacy and REsolution) is a new program we launched in 2020 to address the growing number of denials our clients were facing in health insurance coverage and private short- and long-term disability coverage. We knew we had to do something.

In 2020, the ICARE team assisted 21 clients who not only were facing a cancer diagnosis, but also the nightmare of an insurance denial related to either their cancer treatment or their disability coverage. As you might imagine, these cases are often very complex. Accordingly, six of these client cases have continued into 2021.

For the others, Cancer Legal Care was able to secure insurance coverage in 12 of those 15 cases. This resulted in **\$1,214,313 of previously-denied cancer treatments being covered by insurance** and in **disability insurance claims being approved and paid for our clients who could not work due to their cancer treatment**. These claims ranged from \$1,507 for one client to \$565,000 in chemotherapy treatments for another.

“I am struck by how many of our ICARE clients do not have anyone else to advocate for them. If they are employed, they are often reluctant to get their employer involved for fear of other fallout. If they have family members, their family may not have the expertise, time, or patience to deal with insurance issues. Our ICARE clients are very grateful when we can fill a void no one else can.”

-Bill, Health Insurance Advocate

All of the ICARE work will be done at no charge and without any income eligibility limitations.

Why?

1. Very few families could afford an attorney's help in light of cancer's growing financial toxicity.
2. Any barrier to reaching out or getting help more often than not becomes a non-starter for people who are at their physical, emotional, and financial breaking point. We know that insurance issues are at the top of the most stressful things our clients face.

It makes sense to do the work that needs to be done. This is why CLC was founded, and it's what our donors envision their gifts doing to make lives better. Your generosity provides us the flexibility to create critical new programs like ICARE. Thank you!

How ICARE Helps: Ethan's Story

In August, Cancer Legal Care was contacted by Ethan's parents. Ethan is an 11-year-old boy who had just been diagnosed with Hodgkin's lymphoma. Given his diminished lung capacity and the risk of COVID-19, Ethan's oncology team determined his optimal treatment would be a newer chemotherapy vs. an older type with high risk of permanent lung damage.

About a week after Ethan's diagnosis, his health insurance company denied the use of the better chemo treatment, meaning Ethan's parents would have to pay out-of-pocket for the most appropriate treatment for their son. At \$33,000 per round, this meant a cost of at least \$165,000 to Ethan's family.

CLC's ICARE team got to work coordinating an approach. Bill researched how other insurance companies around the country have been covering the newer chemotherapy. Rachel worked with the oncology team at the hospital, gathering supporting documentation and a letter from Ethan's physician with detailed medical information.



Erin then used this information to craft legal arguments in what would become a 53-page appeal.

The appeal was sent on Tuesday, September 1. Three days later, the insurance company notified Ethan's parents they were reversing the denial and would cover the newer and optimal chemotherapy treatments Ethan needs.

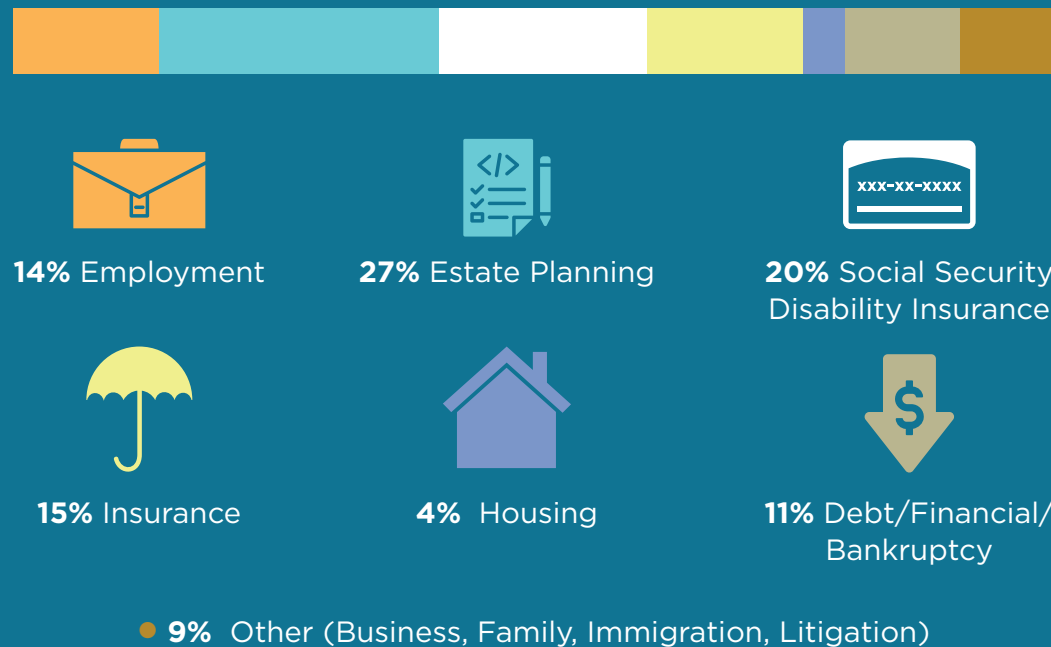
We are thrilled to update you that Ethan is now cancer-free and doing great! He no longer needs chemotherapy and his scans all show a very healthy kid. Now, Ethan can focus all of his energy on things like school and his favorite hobbies.

“We thank you from the bottom of our hearts for helping our family. We will always be forever grateful for the team's help.”

-A grateful ICARE family

How Your Gift is Helping

Cancer's financial devastation leads to many issues requiring legal help. In 2020, clients came to Cancer Legal Care's staff and volunteer attorneys for help in the following areas:

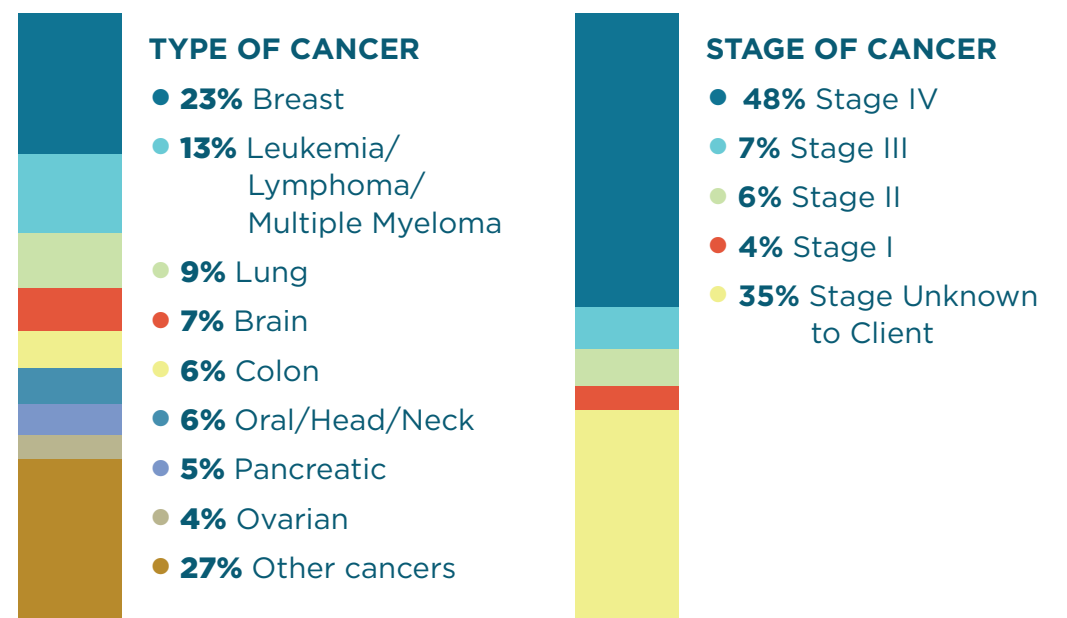
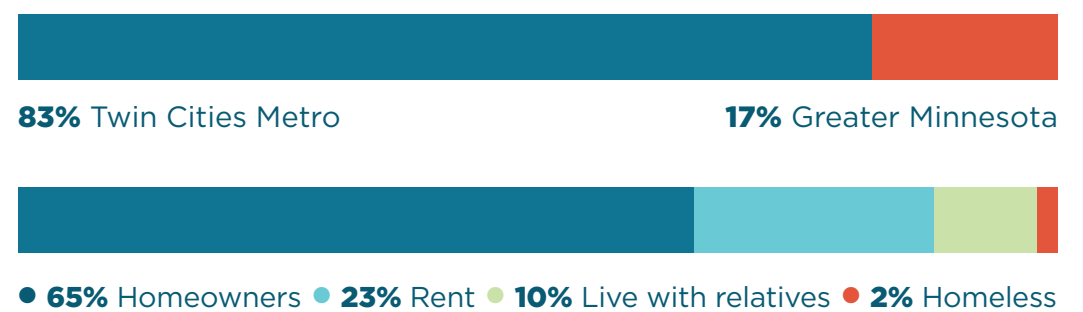
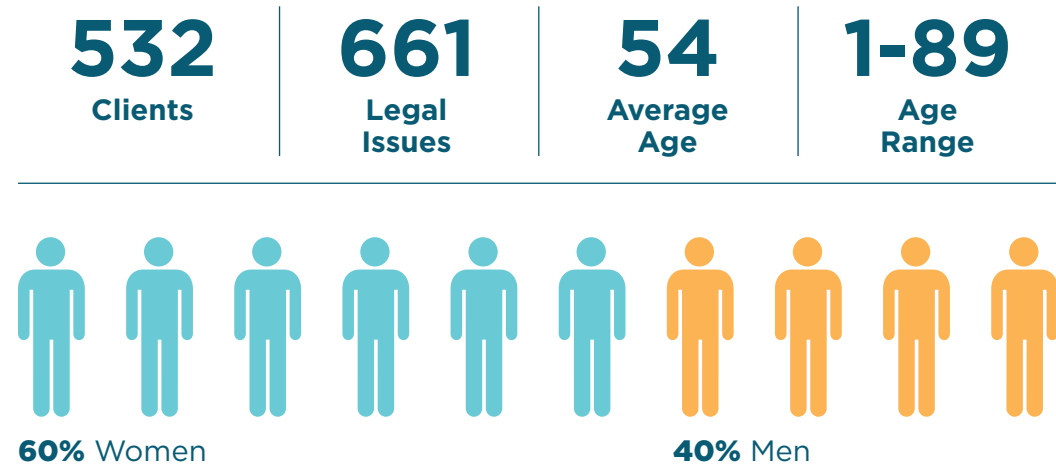


AS A RESULT OF THE LEGAL CARE THEY RECEIVED:



Cancer Legal Care does not charge for our services. Information, advice and consultation services are available to anyone in Minnesota dealing with cancer, regardless of income. The only client income eligibility screening is for full estate planning services; for this work, clients must be at or below 300 percent of the Federal Poverty Guidelines to be paired with a volunteer attorney.

Who Your Gift is Helping



As part of our Foreclosure Prevention Program, six months after receiving legal care, 96 percent of our lowest-income clients remain in their homes with no foreclosure actions pending.

CLC Staff Reflections

“Thank you so much for all you’re doing and for your patience with me; it means more than you can know.”

This client comment really had a profound effect on me. Knowing that our clients feel cared for by our staff means so much to me, especially when they are at the end of their life and turning to us for a problem that has long been a source of worry and stress for them. To be able to help them is beyond fulfilling and such an honor.

-Lindsay, Director of Legal Services



I’m always most struck by the breadth of what we do, and how that can impact a client. A woman called about her terminally ill mother. She had what seemed like a simple estate planning question, but it invoked so many other areas of law. I had a call with her and her sisters, and ended up advising them on estate planning, probate, Medicare, Medical Assistance, SSDI, and other financial issues, and I drafted an estate planning document for their mom. Not only was it free for them to talk to us, we were able to advise on multiple, intersecting areas of law. There is absolutely nowhere else they could have gone for that kind of service. The daughter wrote to us,

“I really feel like we can set this down now. I just kept thinking, ‘How are we supposed to do all this AND take care of Mom? I can’t thank you enough for your incredibly thoughtful and thorough reply. I’m totally clear where we stand now. It was so chaotic until we met you. Please know you have been one of the few positive experiences we’ve had since my mom was diagnosed.’”

-Julie, Senior Staff Attorney

A social worker who referred a patient of hers to us for help with a health insurance appeal told us,

“This was a rollercoaster ride until CLC stepped in and got involved.”

Providing this kind of help is the reason I went to law school after being a nurse for many years. I saw the challenges my patients had with their insurance and the stress it caused. It feels so good to know that CLC is making such a difference for our clients.

-Rachel, Staff Attorney

ERIN’S STORY

Erin, 48, was recently diagnosed with Stage IV lung cancer. Like many of our clients, Erin brought her family along when she reached out to us. In Erin’s case, her sisters, Shannon and Kerry, were on the call with us to make sure all of Erin’s questions were addressed, and to serve as that all-important backup for the many things Erin would need to remember and do over the coming weeks.

Various employment, insurance, and estate planning issues were weighing heavily on Erin’s mind, and we were able to go through all of them. We discussed protections afforded under the Family Medical Leave Act and how those work with other leave provisions, such as personal time off and long-term disability benefits, as well as other employment protections, such as reasonable accommodations under the Americans with Disabilities Act.

Employment issues are also often tied up with insurance issues, including COBRA and the possibility of Social Security Disability Insurance in the future. We made sure to provide enough information to answer Erin’s immediate questions, but reminded the family that we work with clients as issues or questions come up at each stage of their survivorship. Clients don’t have to deal with every issue in one meeting. We are here for them now and later.

Beyond these employment and insurance concerns, Erin had questions about estate planning documents, including a will and power of attorney. We were also able to provide information and guidance on these issues.

Erin’s story is representative of the wide array of issues many newly-diagnosed clients face. Often a new cancer patient will call us a few times over their cancer journey, as new issues arise. Erin’s story also represents the importance of the love and dedication of family. These loved ones make such a big difference in our clients’ lives. They are often the ones who contact CLC and do all the heavy lifting, gathering documents, getting information together, and making sure things get taken care of. We know how much this means to Erin’s survivorship and are humbled to witness the love and caregiving that her sisters, Shannon and Kerry, provide.



LEGAL PARTNER OF THE YEAR

**BaillonThome
Jozwiak & Wanta LLP**

The attorneys at Baillon Thome Jozwiak & Wanta simply never say no to our requests for employment law answers and help for Cancer Legal Care clients. They share their expertise with our attorneys, provide free consultations to our clients, and when necessary, represent CLC clients to provide justice through litigation. Since the early days of the pandemic, the firm's attorneys have also worked hand in hand with our staff to keep us up to speed with all of the changes to the employment laws impacting our clients' lives. They even presented with our staff on cancer and employment at an employment law conference! They are our heroes.



VOLUNTEER ATTORNEY OF THE YEAR: RACHEL SCHROMEN

Rachel Schromen has provided pro bono estate planning to dozens of Cancer Legal Care clients over the years and is consistently one of most active volunteer attorneys every year. Rachel always goes the extra mile for our clients, often going to their homes or hospital beds to provide her legal care and expertise. Rachel brings others from all walks of life into our work, and has introduced our mission to all in her personal and professional circles. We are so fortunate to count Rachel as an indispensable part of our team!



Volunteer Attorneys

In 2020, volunteer attorneys took on 121 client matters, providing 460 hours of free legal care services, valued at \$178,200. Thanks to all who donated their time to help our clients this year.

Jerri C. Adams	Brenna Erdmann	Chris D. Jozwiak	Dennis Peterson
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Bill Egan	Ryan Johnson	David Pederson	John Wehrly
Sheila Engelmeier	Theresa Johnson	Ferd Peters	Anna Yakle
			Julian Zweber

EVENT SPONSORS TURNED SPONSORS OF WORK

The COVID-19 pandemic meant our annual fundraising event needed to be canceled. We are incredibly grateful to the following sponsors for supporting Cancer Legal Care despite the cancellation and letting their event support become a sponsorship of our work generally. We look forward to seeing you all again at an in-person event as soon as possible!



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Pete & Tanya Eichhorst

In honor of Bruce Fink
Dr. Tom & Laurie Smith

In honor of Siv Finkler
Carrin Leaman
Laurie Overstad
Paul & Lindy Yokanovich

In honor of Lindsay Flint
Jeanne Casby
Martha Henk
Cati Stone

In honor of Adam Kintopf
Penny Engebose

In honor of Kate MacKinnon
Dick & Lolene Borsheim

In honor of Florie Marvy
Dr. Tom & Laurie Smith

In honor of Nathaniel Moses
Andy & Judith Moses
Gary Moses
Sheila Prax

In honor of David Murphy
Christie Hammes
Dan Walsh

In honor of Jada Pirius
Sam Kimber
Lisa Seward Perry

In honor of Deb Schmidt
Robert Schmidt

In honor of Schromen Law, LLC
Anonymous (32)
Rick & Deb Even
Mary Meredith
Peter Nagell
Laurel Sorensen
Julie Westbrock

In honor of Terry Semrow
Jason & Paula Montgomery

In honor of Amy Sheil
Lisa Seward Perry

In honor of Michael Smith
Dr. Tom & Laurie Smith

In honor of Linda Spomer
Dr. Amy Spomer & Sally Yelkin

In honor of Jim & Kathy Strampe
Tom & Mollie Wise

In honor of Patricia Jamie Sullivan
Jeremiah Whitten

In honor of Marth Swanson
Gayle Mangan

In honor of Lindy Yokanovich
Anonymous
Lindsay Flint & Theresa Kjellgren
Wendy Kaufmann
Laurie Overstad
Cati Stone

In honor of Timothy Young
Mark & Nan Remme

Thank You, Susan G. Komen Minnesota— We Will Miss You!



As many in the cancer care community know, in 2020 Susan G. Komen integrated all regional affiliates into the national organization and announced the end of all community grantmaking.

Since 2011, Susan G. Komen Minnesota has funded Cancer Legal Care every year at their highest level. Simply put, CLC would not be the organization we are today without Komen Minnesota.

Komen Minnesota's generous funding enabled CLC to bring on paid staff in 2011 and begin doing our work in earnest. Not only did their early investment and belief in our mission help breast cancer survivors all over the state of Minnesota—over 1,200 to date—it ultimately benefited all cancer survivors as our organization grew, attracting other funding and opportunities.

While our final grant funding from Komen MN has ended, CLC's commitment to the Minnesota breast cancer community remains strong.

2020 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.

Jada Pirius
Chair
Cancer Legal Care

Greg A. Moore
Treasurer
Bremer Bank

Peter A.T. Carlson, Esq.
Secretary
Nerdery

Howard Bolter, Esq.
Bolter Law

Rhonda Chakos

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National Indemnity

Adam Kintopf
ClearWay Minnesota

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University of St. Thomas

Paula Montgomery, Esq.
Gillette Children's Specialty
Healthcare

David Murphy, Esq.
Kutak Rock

Amy Sheil
Seward/Sheil

Thomas R. Smith, MD

Amy Spomer, MD
Park Nicollet Frauenshuh
Cancer Center

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

2020 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.
Staff Attorney

Rachel Kourelis, Esq., RN
Staff Attorney

Julie Olmsted, Esq.
Senior Staff Attorney

Laurie Overstad
Officer Manager

Lindy Yokanovich, Esq.
Founder & Executive Director

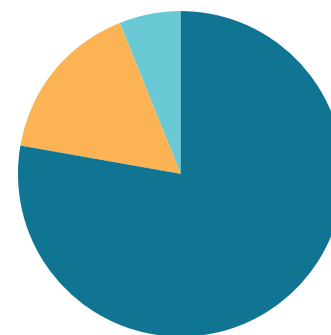


Our heartfelt thanks to Peter Carlson, who completed his 10th and final year on the CLC board in 2020. Thank you for your leadership, Peter!

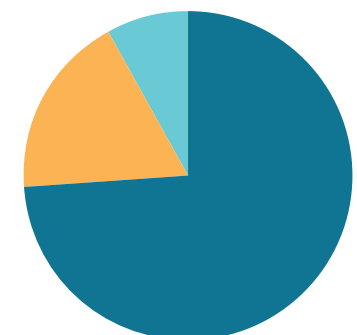
Financials



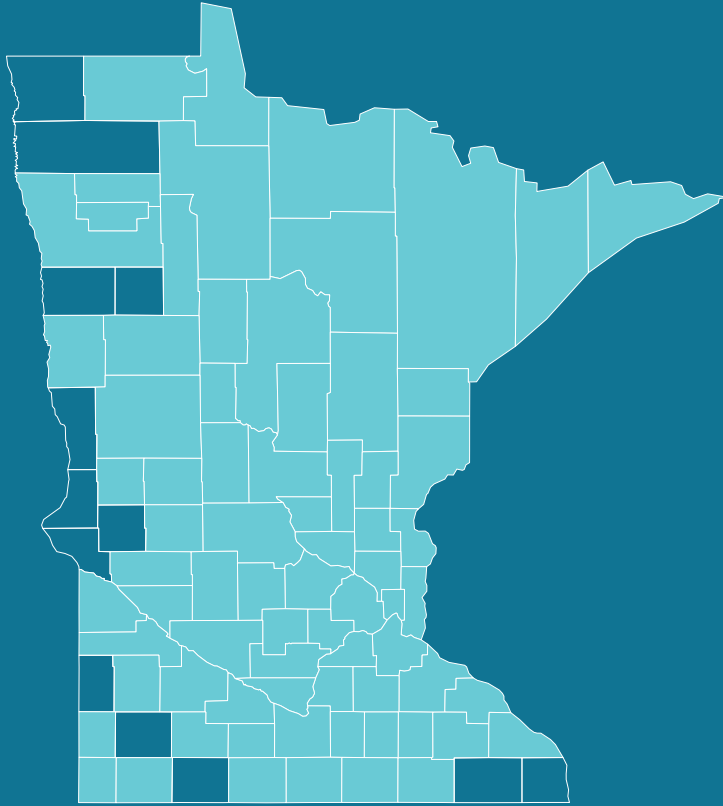
	2020	2019
PUBLIC SUPPORT & REVENUE		
STATE GOVERNMENT GRANTS	\$ 129,166	\$ 152,254
FEDERAL GOVERNMENT GRANTS	\$ 55,300	\$ N/A
FOUNDATION GRANTS	\$ 178,305	\$ 177,000
CONTRIBUTIONS	\$ 171,295	\$ 104,068
SPECIAL EVENTS (NET)	\$ 17,962	\$ 63,231
TOTAL	\$ 552,028	\$ 496,553
EXPENSES		
PROGRAM SERVICES	\$ 354,983	\$ 323,805
FUNDRAISING	\$ 86,409	\$ 67,666
ADMINISTRATION	\$ 38,833	\$ 21,774
TOTAL	\$ 480,225	\$ 413,245
NET ASSETS		
NET ASSETS, BEGINNING	\$ 263,203	\$ 179,896
NET ASSETS, ENDING	\$ 335,005	\$ 263,203
TOTAL ASSETS	\$ 351,173	\$ 277,137
TOTAL LIABILITIES	\$ 16,168	\$ 13,934
TOTAL NET ASSETS	\$ 335,005	\$ 263,203
TOTAL LIABILITIES & NET ASSETS	\$ 351,173	\$ 277,137



2020
74% PROGRAM SERVICES
18% FUNDRAISING
8% ADMINISTRATION



2019
78% PROGRAM SERVICES
16% FUNDRAISING
6% ADMINISTRATION



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



CANCER LEGAL CARE

LAWYERS ON YOUR CANCER CARE TEAM

CLC CLIENT SAYS THANKS:

Thank you for all that you do for me and others facing similar situations in the cancer community. It is with this type of help that I will continue to thrive. With my most humble and eternal gratitude,

Annie



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