

CANCER LEGAL CARE

## Thank You

Thanks to your generosity, Cancer Legal Care ended 2019 having served more clients than ever before in a single year and in a position of financial strength for the years ahead. Your support has enabled CLC to weather the early days of the COVID-19 pandemic without any interruption in service to our clients and the Minnesota cancer community. Your investment in our mission is alive as our staff and board have launched a new strategic planning effort to meet the many challenges that lie ahead.

You are an integral part of this work and we are so grateful to you for being part of the CLC family. The stories and impact reported in these pages are directly attributable to you and your kindness and generosity. We are so very thankful for all you make possible.

Wishing you peace and health in these challenging times,





**Jada Pirius** Board Chair



Lindy Yokanovich, Esq. Founder & Executive Director

Financials		ARTING BARRETS TANDARDS GUIDESTAR
		PLATINUM PARTICIPANT
PUBLIC SUPPORT & REVENUE		
STATE GOVERNMENT GRANTS	\$	152,254
FOUNDATION GRANTS	\$	177,000
CONTRIBUTIONS	\$	104,068
SPECIAL EVENTS (NET)	\$	63,231
TOTAL	\$	496,553
EXPENSES		
PROGRAM SERVICES	\$	323,805
FUNDRAISING	\$	67,666
ADMINISTRATION	\$	21,774
TOTAL	\$	413,245
78% PROGRAM SERVICES   16% FUNDRAISING	6%	ADMINISTRATION
NET ASSETS		
NET ASSETS, BEGINNING	\$	179,896
NET ASSETS, ENDING	\$	263,203
TOTAL ASSETS	\$	277,137
TOTAL LIABILITES	\$	13,934
TOTAL NET ASSETS	\$	263,203
TOTAL LIABILITES & NET ASSETS	\$	277,137

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L-R: Staff members Julie Olmsted, J. Lindsay Flint, and Lindy Yokanovich

#### **RETURN ON INVESTMENT:**

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With an operating budget of less than \$415,000, we provided our clients with free legal services valued at over \$1.5 million.

Our health insurance advocacy recouped \$507,159 for 13 clients . . . more than it cost to run Cancer Legal Care for 2019!

### IN THEIR OWN WORDS: AMY'S STORY

My experience with Cancer Legal Care has been incredibly helpful and enriching. I went from a full-time employee to a permanent patient – juggling chemotherapy and trying to work part-time. There were legal concerns that always buzzed around in the back of my head. I'll deal with them when I'm stronger, I said to myself, or when my head is on better. I knew that I needed to get these things taken care of but I didn't have the time, energy or resources to do it.



Cancer Legal Care answered questions I always wondered about, and also helped me complete my will. This has taken a great weight off me. I will forever be grateful for the advice, reassurances and documents prepared for me. Thank you.

### IN THEIR OWN WORDS: TIM'S STORY

Tim is a 49-year-old father of four living with Stage IV cancer. Tim contacted CLC on the advice of his hospital care team for help with issues that weighed heavily on his mind as he dealt with the many changes he faced. Because of his cancer, Tim is no longer able to work at his long-time job. CLC helped secure his private and public disability insurance benefits to maximize his monthly income, and our volunteer attorney helped him prepare estate planning documents. While we worked with Tim, it became clear he couldn't keep up with his mortgage payments given his income reductions. CLC connected him with Angel Foundation, which made one of his mortgage payments, and our staff attorneys along with a volunteer housing attorney helped him to understand his options with regard to his housing situation. Instead of experiencing foreclosure and the loss of his good credit rating, Tim ultimately was able to sell his house, pay off some bills and find stable and affordable rental housing.

In Tim's words, "CLC helped me with stuff that I didn't know. Lindsay Flint was great. She was very kind and emotionally supportive. I wish there were more people like her. Information is invaluable; it's priceless. I don't know how you can put a value on that."

### IN THEIR OWN WORDS: WALT & SUE'S STORY

Cancer Legal Care helped guide me through the process of dealing with some very significant "surprise" out-of-network charges for my wife's cancer treatment and hospice care. Who is able to read an 88-page insurance policy to really understand the details? Bill Foley, CLC's Health Insurance Advocate, is. With his help, we were able to contest the out-of-network charges to get them all dismissed. I do not have words to express my appreciation to him and the rest of the organization for the help they gave me during the most stressful time of my life. I will be forever grateful. Thank you.



### LEGAL CARE AFFAIR

Our annual Legal Care Affair fundraiser was held on May 8, 2019. The event gives us an opportunity to honor volunteers and celebrate with the many people who help make our work possible.



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### EVENT SPONSORS

Allina Health Baillon Thome Jozwiak & Wanta LLP Chestnut Cambronne Ciresi Conlin LLP Comprehensive Research Group Engelmeier & Umanah Faegre Baker Daniels Greene Espel PLLP Greenwald Wealth Management HealthPartners Park Nicollet Cancer Program Minnesota Oncology

# **How Your Gift is Helping**

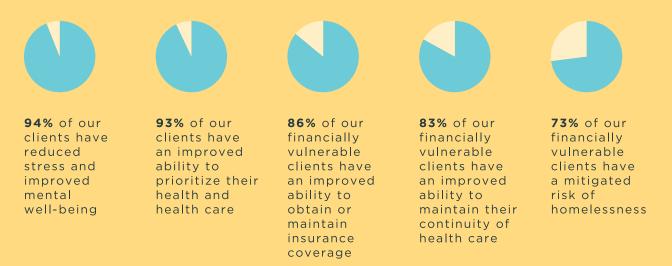
Cancer causes financial devastation and has an incredible impact on health care decision-making and quality of life. A recent study found 42 percent of newly diagnosed cancer patients over 50 will deplete their life savings within two years of diagnosis. At CLC, we see this stark reality in our clients' lives each day. Behind the statistics is an individual or a family in crisis. Financial toxicity and the stress it brings can be as life-threatening as the cancer itself.

### CANCER'S FINANCIAL TOXICITY IS BEHIND THE LEGAL ISSUES WE HELP OUR CLIENTS RESOLVE:



- 27% Legal Planning (health care directives, guardianship, wills, Powers of Attorney)
- 24% Public Benefits (Social Security Disability, Medicaid)
- 17% Housing & Financial (eviction, foreclosure, creditor issues, bankruptcy)
- 14% Insurance Coverage (health insurance, short/long-term disability)
- 11% Employment (ADA/MHRA discrimination/reasonable accommodation, FMLA)
- **7%** Other (business, family, immigration)

### AFTER RECEIVING LEGAL CARE ...



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

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# Who Your Gift is Helping

2-84 56 628 & 804 An increase of 14% and 18%, respectively, AGE AVERAGE **CLIENTS** LEGAL over 2018 AGE RANGE ISSUES **Our 12 Mobile Legal Clinics** served over 60 clients at Gilda's Club Twin Cities, **Coburn Cancer Center, North** Memorial Cancer Center, 59% Women 41% Men **Park Nicollet Frauenshuh Cancer Center, and with** the African American Breast Cancer Alliance. • 22% Breast Cancer 45% Stage IV 9% Stage III • 13% Lung Cancer 7% Stage II 3% Stage I 36% Unknown • 13% Leukemia/ to client Lymphoma/ Multiple Myeloma • 7% Brain Cancer • 6% Colon Cancer 80% Twin Cities Metro Area 5% Oral, Head, 20% Greater & Neck Cancers Minnesota • 5% Pancreatic Cancer • 4% Ovarian Cancer 65% Own Home 27% Rent • 3% Kidney Cancer 7% Live with Relatives 1% Homeless • 22% Other

All of CLC's services are provided at no cost to our clients. Our consultation services are available to anyone in need regardless of income, while our full estate planning services are limited to clients at or below 300 percent of the federal poverty guidelines.

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# **Volunteer Attorneys**

In 2019, volunteer attorneys took on 139 client matters, providing 559 hours of free legal care services valued at a total of \$212,450. Thanks to all who donated their time to help our clients this year.

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### VOLUNTEER ATTORNEY OF THE YEAR **STUART DEURING, ESQ.**

A volunteer attorney since 2015, estate planning attorney Stuart Deuring helps our clients create documents they need to take care of themselves and their families. One client said of Stuart:

"In a timely and gracious manner, Mr. Deuring donated his knowledge, energy, and time. I was amazed that this kindness was happening, and it helped me move forward; his service eased many of the concerns I was having. I greatly appreciated that he was respectful, genuine, and generous. And, he rocks the bow tie."



### Donors

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*In honor of Fred Gordon* **Dr. Tom & Laurie Smith** 

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In memory of Mary Fran Wheaton Christopher Wheaton

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From our clients to you...

I don't know what I would do without your organization!

Thanks for bringing me some hope.

You have been our saving grace.

Our donors make this peace of mind possible. Thank you for your support!



# CANCER LEGAL CARE

Engaging the law to resolve the complex challenges facing individuals and communities affected by cancer

Such peace of mind you gave me for today! Thank you!

Having someone in our corner makes me think there's hope.



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