

Real People.
Real Help.



Cancer 
Legal Care

ADVOCATES on
your CARE TEAM

2024 Annual Report



Gabrielle and Josiah's Story

Josiah has spent most of his young life with a brain tumor.

After months of her concerns about her only child's health being dismissed, Gabrielle left her job and took her son directly to the emergency room.

"I felt scared. I felt not heard. I felt like since this is my first baby and I am just a mom, I was being told that all was normal. I knew something was wrong and I couldn't stop until I found the answer."

At the ER Josiah was diagnosed with a rare childhood cancer called atypical teratoid rhaboid tumor, or AT/RT.

Gabrielle is now Josiah's fulltime caregiver, caring for her toddler as he undergoes different types of treatment, including trial therapies that have yet to be tested on children. She never leaves his side – even sleeping next to him in his hospital room.

When her social worker gave her Cancer Legal Care's business card, Gabrielle didn't think she needed the help- after all, she had PTO and a savings account. So, she put the card in her wallet and left it there.

But when Gabrielle and Josiah were in Rochester for six long weeks so he could get radiation treatment, **she reached out to Cancer Legal Care to ensure that she could continue to plan for her and her child's future.**

A Cancer Legal Care attorney helped her submit her SSI application. "I still felt a little scared because it was overwhelming. My lawyer took the time to explain everything to me and to understand in the way I needed to understand. I feel so much more confident because a year ago when we started this, I felt I couldn't do it."

"What Cancer Legal Care is doing is amazing. They're helping families navigate through the most crazy time of their life. They take the time to listen, to help, and to support."

Josiah is still undergoing treatment, but he is a happy child. He and his mom are remaining hopeful; they believe miracles happen. The support they got from Cancer Legal Care has allowed Gabrielle to not worry about the financial burden of Josiah's care so she can focus on him.



Message From Our Board Chairs and Executive Director

Dear Friends and Supporters,

While preparing this report about our work in 2024, we are simultaneously readying and planning as we are able for the uncertainty 2025 is bringing our way. We have had many calls and emails from clients, donors, referring medical providers, and community partners about the changes happening at the federal level impacting nonprofits and the people they serve, and what they mean for our clients and for Cancer Legal Care as an organization. Our answer: **Cancer Legal Care is here.**

Our mission is to engage the law to resolve the complex challenges facing people and communities affected by cancer. **This will not change.**

We remain fully committed to serving our clients through our legal care programming, by sharing information with our community partners, and by continuing operations as usual.

While Cancer Legal Care does not receive any direct federal funding, we anticipate reimbursements for our Social Security work under our multi-year contract with the State of Minnesota will be profoundly impacted by the changes taking place within the Social Security Administration.

For years our clients asked us to expand our Social Security work and take on applications on their behalf. When this multi-year contract became possible to help offset some of the costs of this expanded work, we jumped on it. For the past three years we have worked to create and grow our Social Security Application Assistance Program (lots of good information about it inside these pages!) such that it is now the biggest area of legal help we provide. **Fully 36% of our clients seeking Social Security disability benefits in 2024 had no other household income at the time of contacting us.** These clients are permanently and totally disabled by their cancer, and wholly unable to work. The anticipated challenge with reimbursement is one thing, but the additional delays in processing our clients' disability applications is another. The delays will add even more wait time to the mandated five-month waiting period they already face for their benefits to begin and will be **nothing short of devastating to their financial and emotional wellbeing.**

Thank you for being part of the **community of goodness** that makes Cancer Legal Care possible. We are grateful to celebrate last year's accomplishments with you, and to face the future together.



Howard Bolter
Board Chair, 2022-2024



David Murphy
Board Vice-Chair, 2022-2024
Board Chair, 2025-2027



Lindy Yokanovich
Founder & Executive Director

The Impact of Your Donation



93% of clients state that Cancer Legal Care was able to resolve all or most of their legal concerns.

Impact of our work:

Free legal care reduces our clients' risk for cancer's financial toxicity: **Since 2019, Cancer Legal Care's direct legal services have protected or recovered more than \$5,000,000 for our clients** by way of successful insurance appeals so our clients are not facing thousands of dollars in medical bills they do not rightfully owe, or securing a monthly income stream through Social Security disability benefits when they are no longer able to work.

Legal care reaches all four corners of the state: Anyone affected by any cancer (patient, survivor, or caregiver) living anywhere in the state is eligible for Cancer Legal Care's services. To date, we have served clients in 79 of Minnesota's 87 counties; in 2024 our work reached clients living in 45 different Minnesota counties.

Meaningful return on our donors' investment: With annual expenses between \$500,000-800,000 over the last five years, Cancer Legal Care delivers an incredible "bang for the buck", providing more than \$23,000,000 in free legal services since our founding.

With your donation, we are grateful to be able to provide our clients the full range of services that are needed.

Scan the code to support our work.



Who Your Donations Served and How

Reach of our direct legal services: In 2024, we maintained our 20%+ growth in clients since 2023, working with 619 clients on 848 legal matters. Our work touched a total of 1,271 people living in households with our clients, including 254 minor children.

For the second year in a row, Social Security issues led the way as the biggest area of legal need for our clients:

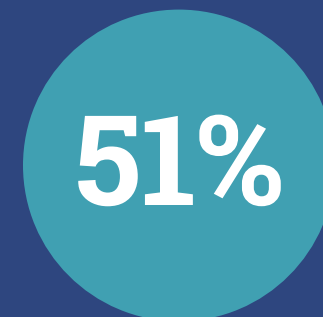


Helping to way find: It is hard for a cancer patient to know where to start when facing so many new issues and questions. Understandably, Cancer Legal Care is often the first point of contact in understanding the landscape of resources available. In 2024, we provided referrals and guiding information to an additional 245 Minnesotans who turned to Cancer Legal Care looking for guidance with issues including financial assistance, food support, and tax preparation.

Youngest and oldest clients in our history: In 2024, our clients with a cancer diagnosis ranged in age from 6 months to 93-years-old, with an average age of 53-years-old.

Majority of our clients are struggling financially:

In 2024,



51% of our clients had income under 200% of the Federal Poverty Guidelines (FPG). For a single person household, this means income less than \$30,120.



21% of our clients had income between 200%-300% FPG, or less than \$45,180 for a single person household.



78% of Cancer Legal Care clients report that cancer had a moderate to profound impact on their finances.



40% of clients are not confident at all in their ability to apply for SSDI without professional help.

The American Cancer Society estimates that 37,650 Minnesotans will get a cancer diagnosis in 2025.

There are currently 263,330 cancer survivors living in Minnesota.

Our goal, with your help, is to be here for each and every one of them who has a need for our services.

Betsy's Story

Betsy is alive.

Betsy is alive because she advocated for her own healthcare, going toe-to-toe with her insurance provider.



As a 16-year-cancer survivor and physician's assistant, Betsy knew what to do when she found a lump in her neck near the site of her previous cancer. She was able to finagle an exam with a physician who agreed to see her during his lunch hour, and it was soon discovered she had a rapidly growing tumor invading vital structures in her neck.

With the tumor growing at such a rapid rate, **Betsy's need for surgery was immediate and time sensitive.** Alarming, there was not an available surgical date at the only in-network tertiary hospital with the skilled staff and capabilities needed to handle Betsy's complex case before her tumor became inoperable. **Knowing she could not wait if she wanted to survive, Betsy scheduled the procedure at the only medical facility that could perform the surgery in time to save her life – but it was out-of-network.** This meant her insurance would only pay 50% of her medical costs and only after she'd met her \$20,000 deductible for out-of-network care.

Betsy's surgery was performed in the nick of time. Her surgeon told her that the tumor was within days of being inoperable. Despite having had no choice but to seek help from an out-of-network medical facility and hospital, Betsy's insurance denied her an out-of-network exception for coverage of her life-saving care.

Further, her treatment required 6 weeks of Proton Radiation Therapy. This type of radiation therapy was not available at any in-network medical facility on her insurance plan and was extremely expensive.

In the face of her out-of-network medical costs nearing \$500,000 and multiple frustrating and futile discussions with her insurance company, Betsy submitted an appeal to her insurance. It was denied.

Fortunately for Betsy, her friend found a 'Rare Disease Benefit Mandate' clause tucked into Betsy's 108-page insurance policy booklet. The mandate ensured that her life-saving surgery and proton radiation therapy at the out-of-network hospital would be completely covered at in-network cost.



However, frustratingly, her insurance company's customer service seemed unaware of this clause, what it meant, or how to apply for it. After the failure of the first appeal and the discovery of the 'Rare Disease Benefit Mandate' clause which Betsy qualified for, Betsy and her friend reached out to get support from Cancer Legal Care.

With support from Cancer Legal Care, Betsy's thorough and detailed communications were the catalyst in getting her second appeal approved.

Without her strong self-advocacy drive, Betsy wouldn't be alive today.

Cancer Legal Care counseled Betsy on how to represent herself in her second appeal, and to whom to address her appeal letters to make the most impact.

Betsy's friend wrote Cancer Legal Care a note of thanks, saying "Thank you for Cancer Legal Care's support in our fight with her *\$@#\$@ insurance company to get an out-of-network exception on life-saving surgery and treatment!"

As Betsy says, **"Cancer Legal Care helps people make a strategy and condense things for them. They support clients and hold insurance companies' feet to the fire."**



Program Overview

Insurance Claims and REsolution Program (ICARE)

Our goal with ICARE is to make a significant impact on the health and financial well-being of our clients by way of ensuring that their insurance covers what it should, and that hospital billing and coding errors are corrected so that our clients are not responsible for bills that are not theirs to pay.

“Cancer Legal Care was most generous with their time. They were a tremendous help solving our financial woes with our insurance company.

We are very grateful!”

Our ICARE program provides services to clients on the full spectrum of assistance levels, from educating clients on protections of the law (such as the No Surprises Act and the Minnesota Debt Fairness Act), explaining benefits and claim determinations, “coaching” clients, like Betsy, through their own claim denial appeals, and providing full representation and claim denial appeal and/or medical billing dispute handling. We tackle a wide variety of claim denial and billing issues such as medical necessity, prior authorization, out-of-network, experimental and investigational procedures and medications, off-label medication use, billing coding errors, provider financial assistance, and general navigation of the interplay between medical treatment and the insurance claim process.

Our model of providing these services free of charge protects our clients’ financial stability by ensuring that they do not have to pay money to recover benefits or keep funds that are rightfully theirs to begin with.

In addition to dealing with cancer and the stressors of insurance denials, our ICARE clients are facing incredible financial strain. **Fully 37% of our ICARE clients are under 200% FPG (up from 24% in 2021), with another 17% in between 200%-300% FPG.**

Since piloting this work in 2019, we have closed **143 complicated insurance matters with a 94% success rate for our clients.** Of these closed matters, success included **protecting or recovering \$4,211,877.18 in health, disability, or life insurance benefits** that had initially been denied to 72 of our clients by their insurance company. The individual client dollar amount ranges from **\$150 to \$565,000, with an average recovery/protection of \$58,498.29 per client.**

This work has a tremendous impact on our client families avoiding cancer’s financial toxicity as well as clearing and maintaining a path for the medical treatment our clients and their healthcare teams deem most appropriate.

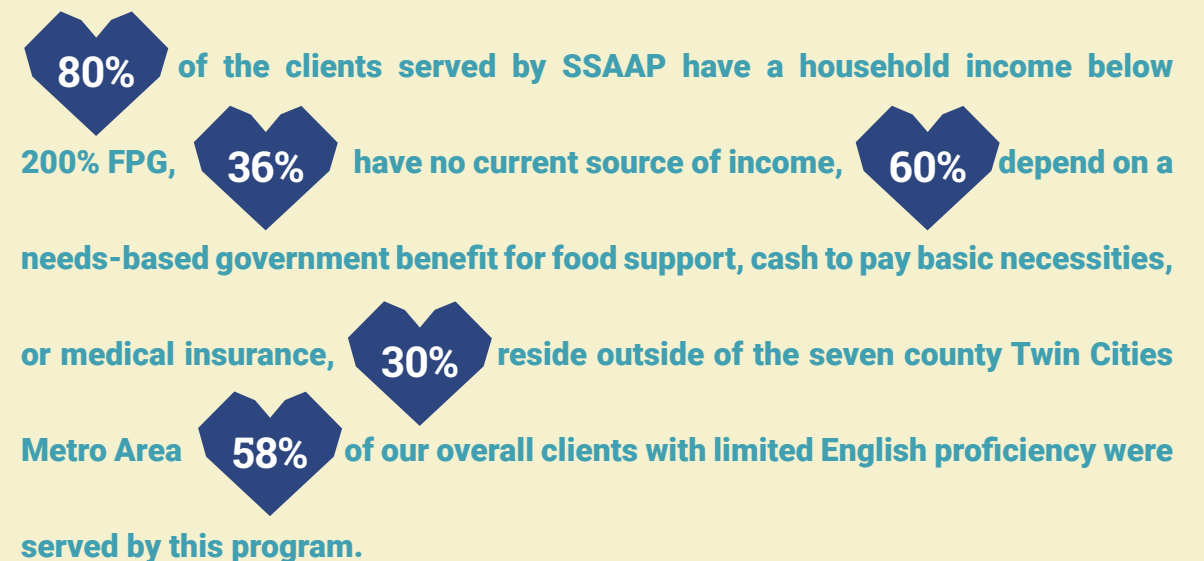
There simply is no one else to help these clients.

Social Security Application Assistance Program (SSAAP)

The SSAAP formally launched in January 2023 to assist cancer patients whose high cost of treatment and inability to work are impacting their economic security and at increased risk for financial toxicity.

SSAAP reduces barriers to cancer patients at risk for homelessness and cancer’s financial toxicity in making timely and well-plead applications and appeals for Social Security disability benefits (either SSDI or SSI). Cancer Legal Care provides advocacy and guidance from the start of the application or appeal process until the client receives their first payment. This program represents adults and children with cancer. This work is funded, in part, under a contract with Minnesota Department of Human Services.

In addition to dealing with a cancer diagnosis, SSAAP clients are also struggling with significant financial difficulties, reside outside of the Twin Cities, and have limited English proficiency:



Since work began in 2023, Cancer Legal Care has closed 80 SSAAP matters that involved an application for benefit or appeal, with 76% of these clients successfully receiving SSI or SSDI benefit. The program has recovered more than \$788,000 in SSI and SSDI benefits for clients. Cancer Legal Care continues to explore ways to expand capacity for this vital program.

“Terminal cancer is beyond terrifying. Having to worry about finances above and beyond a terminal diagnosis is cruel and unfair. Cancer Legal Care helped me plan and prepare regarding my disability options, so things feel much less precarious.”



Pauline's Story

Pauline was on a rollercoaster for five years. After her husband Dave died of cancer in 2019, their cost sharing ministry insurance plan suddenly stopped paying their medical bills - for seemingly no reason. This left Pauline on the hook for over \$30,000. Pauline knew she was in the right and that the cost sharing ministry plan should be paying for Dave's care, but instead, she was turned over to a collection agency.

Luckily, Dave and Pauline were ardent documenters. They kept every bill, every letter, and took diligent notes of every conversation and interaction with the health sharing ministry company and the debt collection agency.

"I was told that things were preapproved, and it was, and then they tried telling us it wasn't. It was a big headache going around and around with it. But I knew I was right. I had the documents."

"There were times that I just sat there and **bawled my eyes out because I was frustrated and confused.** Why do I have to keep sending this when they have everything on file? There were so many different people working on this and they did not transfer stuff to the next person. It was craziness. It was like starting day one over and over again."



After two years of riding the rollercoaster alone, Pauline got connected to Cancer Legal Care's ICARE program through her daughter-in-law.

"I almost hesitated to reach out – thinking, 'I can figure this out, I can be okay.' But it had been going on for too long and I needed to take another step."

Pauline sent over copies of her documentation to her ICARE attorney, and together they sent letter after letter to the cost sharing ministry and the collection agency.

Finally, 5 years later, Pauline's bills were adjusted down to \$0.

"I am just so glad that I found Cancer Legal Care. **Cancer Legal Care is amazing.** I will refer anybody who gets into a jam with their medical bills. **I am truly blessed for my Cancer Legal Care attorney.** She did a big part of this for me and my family."

"I'm so glad that rollercoaster ride is over."





Clients' Stories Pushed for Progress

The American Cancer Society polled cancer survivors in 2024 and found that 47% carried medical debt related to their cancer treatment.

Every day at Cancer Legal Care we see the devastation that medical debt plays in our clients lives– deciding whether to stop their cancer treatment, poorer survivorship outcomes, and the 24/7 stress it brings.

In 2024, the Minnesota legislature passed the Minnesota Debt Fairness Act. The new law went into effect on October 1, 2024, and immediately began to provide relief for our clients–

- Bans reporting medical debt to credit bureaus.
- Bans health care providers from withholding medically necessary care due to unpaid debt.
- Eliminates the automatic transfer of medical debt to a patient's spouse.
- Requires healthcare providers to publish their medical debt collection practices.
- Establishes a new process for patients to dispute coding or billing errors.
- Requires the payment of attorney fees for patients who successfully defend medical debt collection lawsuits.

When the push for this new law first began at the end of 2023, Cancer Legal Care put out a call to our clients to share their stories of medical debt and our clients answered our call in a BIG way. Together with the American Cancer Society Cancer Action Network, we hosted a storyteller training to help our clients feel comfortable sharing their stories of medical debt with lawmakers. **Dozens of our clients stepped up and shared their stories with elected officials at virtual and in-person townhalls.** Some clients' stories were also shared at press conferences and a Capitol rally, as well as legislative hearings through Cancer Legal Care's official and supplemental letters of support.

Together in collaboration with elected officials and a coalition of wonderful community organizations, our clients and their willingness to share their experience with medical debt tipped the scales and made this progress possible.

Cancer Legal Care board member Walt Myers was involved with the legislation's passing from the very beginning. Several years ago, Walt faced a wrongful \$135,000 debt for his late wife Sue's final medical bills because of a wrongful insurance denial for her medical care. Cancer Legal Care was able to get the insurance company to reverse their denial, and cover the entire bill, **but Walt has never forgotten the devastation of standing in his driveway and opening that bill.** Walt spoke with lawmakers on many occasions during the session about the profound protections the Debt Fairness Act provided to surviving spouses by removing their personal liability for their spouse's medical debt. Minnesota was one of a small handful of states that did not provide for that protection. Now it does.

As Walt says about the act of sharing his story, "this has been one of the most meaningful things in my life and I know how proud my wife is of me for doing this."





Cancer Legal Care

ADVOCATES on your CARE TEAM

New Look and Logo

In 2024, we were in conversation with past clients, referring medical partners, and members of the Minnesota cancer community who are new to us. Our goals with these conversations were to listen and learn about the barriers to accessing our services.

A few of the things we learned:

- Thinking about talking to a lawyer is scary. Period.
- We need to be very clear that our services are always free.
- People want and need different ways to get in touch.

A few things we are doing differently as a result:

- Emphasizing that all of our services are provided free of charge.
- Creating a library of welcoming and direct outreach materials to help get the conversation started.
- Developing a brand-new website that is easier to navigate and prioritizes information people want the most.
- Being clear about what we do and what we don't do.
- Adding an online intake form for clients who prefer that to calling or emailing.

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.

Community Education & Engagement



Working with partners: In 2024, we presented at 39 community education sessions attended by 819 cancer patients, survivors, caregivers, physicians, nurses, social workers, community members, law students, and attorneys. We **doubled our outreach** compared to 2023.

We have given 264 group presentations – attended by 8,413 people impacted by cancer to date.

We are grateful for our 2024 partners in this work:

- Gilda's Club Minnesota
- Twin Cities Lymphedema Community
- MOCA (Minnesota Ovarian Cancer Alliance)
- Breast Cancer Champions (BCEA)
- University of Minnesota Death, Dying, and Disposition Task Force
- Mayo Clinic Gynecological Oncology provider
- Annual Assembly Hospice & Palliative Care
- Advance Practice Provider Oncology Conference
- Conecta Con Tu Futuro
- University of Minnesota Blood and Marrow Transplant Providers Grand Rounds
- University of Minnesota Grand Rounds
- Second Chance Outreach, Back to School Carnival
- University of Minnesota One Health Better Together
- Midwest Lung Cancer Summit- A Breath of Hope Lung Cancer Foundation
- Midwest Blood Cancer Conference- Leukemia & Lymphoma
- Caregiver Con & Jack's Caregiver Coalition



GILDA'S CLUB MINNESOTA
An Affiliate of the
CANCER SUPPORT COMMUNITY



MN Cancer Alliance Cancer Plan 2023

Work is underway to create the Minnesota Cancer Alliance's (MCA) Cancer Plan 2030, which will play a large role in guiding the progress of cancer care in Minnesota for the next five years. This work is a collaborative effort among representatives from a spectrum of organizations and establishments within the world of cancer treatment. Cancer Legal Care sits on MCA's Steering Committee and has been involved in the creation of the Cancer Plan 2030 through participation on the committee and plan workgroup meetings. Among Cancer Legal Care's contributions is an effort to ensure that cancer survivors' needs for non-medical support systems are represented and established in the Cancer Plan 2030.

The Cookout

Cancer Legal Care is partnering with force-of-nature LaShaune P. Johnson, PhD, to engage in conversational learning about the lived experiences of Black families and communities encountering breast cancer. This work is called The Cookout and aims for Cancer Legal Care to better serve these communities more inclusively in our work as a medical legal partnership. We are so very excited to incorporate knowledge gained from this opportunity to revise and strengthen a variety of elements of our work in 2025 such as educational and outreach materials, community partnerships, and onboarding materials for Cancer Legal Care staff and board members. Most of all, we are incredibly thankful to LaShaune P. Johnson for her determined and inspired work to bring The Cookout to life.



Because I think medical legal partnerships like Cancer Legal Care can play a key role in reducing delays and disruptions in care, I made it my mission to see if I could help Cancer Legal Care better meet communities of color where they are.

The Black cancer community is appreciative of Cancer Legal Care's willingness to be reflective and vulnerable; and is now imagining a future where the strengths and longstanding resilience of the African American community can be paired with Cancer Legal Care's wealth of knowledge and experience.

Together, they can be woven into a culturally-based series of connections and programs that help to bridge this gap and help support a better journey for Black patients and their loved ones. — LaShaune P. Johnson, PhD

COLLABS Pilot Study



In 2024, Cancer Legal Care launched a partnership with gastrointestinal oncologist Arjun Gupta, MBBS, and the University of Minnesota to engage in a pilot study to document the benefits of early legal intervention for colorectal cancer survivors. The study, called the COLorectal Cancer Legal Administrative Burden Support (COLLABS) pilot, provides cancer survivors a "legal checkup" shortly after their diagnosis to identify and tackle legal issues they are facing and to educate them about legal supports available to them if issues arise in the future. An aim of the study is to educate the medical and legal fields, funders, and the general public about the positive clinical effects of including legal care in a cancer survivor's standard treatment plan. We are thankful to the Minnesota Colon Cancer Research Foundation for the funding which made this study possible.

Rarely has a patient come to me and said, "I am kind of mad." And rarer still is that the same patient is smiling. That is what a participant on the COLLABS trial did in clinic last week. When I asked them what they thought about the trial, they responded, "I am kind of mad. Mad that I did not know about Cancer Legal Care from you before this study. It feels like it should be in your welcome packet."

The feedback has been tremendously positive, not just with the objective help and services Cancer Legal Care provided to patients and their loved ones, but also the humanism and love from the Cancer Legal Care staff. Another patient remarked, "Every time I spoke with someone from Cancer Legal Care, I felt empowered and important. They truly made me feel cared for."

As an oncologist, I am grateful that vulnerable people affected by cancer have someone on their side. As a researcher, I am inspired to better investigate and demonstrate the benefits of Cancer Legal Care to influence policy. As a human, I am just fortunate to know and be friends with the wonderful Cancer Legal Care team. Onward. — Dr. Arjun Gupta



The People of Cancer Legal Care

Volunteer Attorneys

Volunteer attorneys are critical in delivering Cancer Legal Care’s mission. For the last 18 years, these dedicated attorneys have provided pro bono legal expertise to 1,125 of our clients, **donating 5,116 hours of time, valued at \$2,139,090.**

These extraordinary attorneys represent the highest ideals of our profession.

- | | | | |
|--------------------|-------------------|------------------|------------------|
| Margaret Barrett | Fay Fishman | Angela Lallemond | Angela Rud |
| Pete Barry | Jenny Fuller | Robert Lazear | Jennifer Rutz |
| Stuart Bear | Tracey Galowitz | Deb Linder | Evan Sanford |
| Tom Beedem | Kathleen Gomez | Paul Livgard | Jill Sauber |
| Jeremy Berg | Jessica Grace | Bob Lund | Jeffrey Schmidt |
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| Christopher Burns | Marty Helle | Melinda Maher | Kathryn Sedo |
| Stephanie Christel | Thomas Henke | Joel Mintzer | Sally Silk |
| Christine Courtney | Bobbi Hermanson- | Scott Moriarity | Evon Spangler |
| Malcolm Davy | Albers | Beth Morrison | Erika Stein |
| Perry de Stefano | Ryan Johnson | Hugh Mulligan | Lloyd Stern |
| Kim Decker | David Joyslin | Kathy Neuman | Jennifer Stevens |
| Greg Deckert | Cameron Kelly | Jennifer Olson | Alesia Strand |
| Stuart Deuring | Sheila Kelly | David Pederson | Joni Thome |
| Katy Drahos | Michael Kemmitt | Ferd Peters | Tony Toepfer |
| Bill Egan | Laurann Kirschner | Dennis Peterson | Corenia Walz |
| Laura Ferster | Megan Kraby | Bridget-Michaele | Anna Yakle |
| Charlie Firth | Pat Kramer | Reischl | Julian Zweber |



“Getting a referral from Cancer Legal Care, I know that someone is in crisis. I can help get some important decisions made and documented to help both the client and their family. I imagine that for many clients, estate planning is something that is suddenly front and center for them, and **I like helping them check that box.**”

Bridget-Michaele Reischl,
volunteer attorney for 10 years



“If I can help provide somebody comfort, **aren’t we all a little better off?**”

Barbara Heen,
volunteer attorney for 5 years

Pete Barry, practicing lawyer for 29 years and a Cancer Legal Care volunteer attorney for over a decade

For 10 years, I volunteered for Cancer Legal Care without really understanding what cancer was and how it ravaged people. Then I lost my brother, Sean, in 2024 to pancreatic cancer in 68 short days. It has made me see cancer in a very different way. **It has given me perspective, both as a lawyer, and as a brother, that I never had before.**

I had represented previous Cancer Legal Care clients who had pancreatic cancer and never really understood just how excruciating that particular form of cancer was. **But spending every day at the hospice with my brother in his last days on earth gave me insight – very painful insight – into what some of my Cancer Legal Care clients are going through.**

It was a gift. It is a **privilege and an honor to be of service** to any Cancer Legal Care client.



“A number of my family members, including both of my parents, had cancer. I know all too well how a cancer diagnosis can have wide-ranging catastrophic effects, and I feel a calling to help others who are negatively impacted in the employment setting. **Cancer touches most of us – volunteering is an easy ask, a no-brainer.**”

Charlie Firth,
volunteer attorney for 16 years



The People of Cancer Legal Care (cont.)

Abby and Matt Stetler,

Volunteers and donors for 14 years

We were recruited to help at the Cancer Legal Care gala in 2011 by a volunteer attorney whom Abby was nannyng for. As college students, we didn't have money to give, but we knew we could donate our time and energy to this great cause.

We stayed involved as we graduated from college and entered the workforce. We kept learning more about the work, the mission, and the need. Each year we had someone else in our lives who had cancer, including Abby's uncle. He turned to Cancer Legal Care during his cancer treatment to navigate a sticky situation with his employer.

Our family's experience reminded us of how vital the work of Cancer Legal Care is for Minnesotans.

When we tell our friends and family about why we support Cancer Legal Care, we tell them that it just makes sense. It makes sense that you'll have doctors and nurses on your care team – why not have lawyers, too? No one tells you that you're going to get these bills you don't understand, but Cancer Legal Care attorneys are there to be advocates to keep minds at ease.



David Murphy,

Board Member for 5 years, Board Chair 2025 - 2027

When I was diagnosed with cancer in 2013, it was shocking and overwhelming. **My life instantly turned upside down.** I was fortunate to have a treatment plan, a supportive employer, solid insurance, stable housing, and an estate plan in place (along with a wonderful community of family and friends). I was able to focus on my health and my recovery, and **I am now living cancer free.**

I had been looking for a new organization to support and learned about Cancer Legal Care. As a lawyer, and with my own experience with cancer, Cancer Legal Care's mission and values really resonated with me. I know that not everyone finds themselves in the same privileged position as I when a cancer diagnosis comes. Sometimes it can be coupled with the threat of a job loss, or a lack of insurance, or possible bankruptcy, or the risk of experiencing homelessness. Those issues can be as overwhelming as the diagnosis itself. After meeting with Lindy and other board members, I knew that Cancer Legal Care was an incredibly worthy and noble organization. **I am honored and grateful to support Cancer Legal Care.**

My time with Cancer Legal Care has been an amazing opportunity to be a part of helping people in need and doing so with a wonderful group of board members, volunteer attorneys, and staff. I know my efforts are supporting an organization that provides much-needed legal support, guidance, and compassion – at no cost – to people facing a cancer diagnosis.

I know, from personal experience, one of the most uncertain experiences that can happen to a person is a cancer diagnosis. **Cancer Legal Care brings such comfort to its clients facing incredible upheaval, at no cost.** Anyone supporting Cancer Legal Care can be confident their support will help people in need in an impactful and beneficial way.

I hope you will join me in supporting Cancer Legal Care through a donation that is meaningful to you. **Your gift will help to ensure the seamless delivery of free legal care to Minnesotans who need it the most. Thank you.**

Erin Hartung,

Director of Legal Services & Managing Attorney, ICARE Program since 2020



I've been practicing law for almost 12 years. I went to law school because I like analyzing things and at the same time wanted to help people. I saw Cancer Legal Care as an opportunity for me to do both of those things; and, to use the niche knowledge I gained in my previous career about healthcare appeals and revenue. I started off as a volunteer, loved it, and jumped at the opportunity to become a staff member. I've stayed because Cancer Legal Care is such a rarely wonderful place to work - I love my coworkers and the respectful environment we've created, and because we have the chance to make a real and positive impact for people. That's important to me.

Working with our clients is my favorite part of the job – 100%. There are so many times I get off the phone with a client and think, "Wow, that person is just so nice." Our clients are kind and hardworking. **They all just want to live their lives - spend time with loved ones, work, enjoy their hobbies.** I really like being able to get a glimpse into who they are and their place in the world.

Sometimes there's a stigma that attorneys are cold or mean or intimidating (hey, I get it- I used to work in litigation). But our staff is very different – **we're just normal people - and we all chose to be here because we love people and really do care.**

Scan the code to donate.



DONORS

INDIVIDUAL DONORS

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With your donation, we are able to do more work at a deeper level with our clients.

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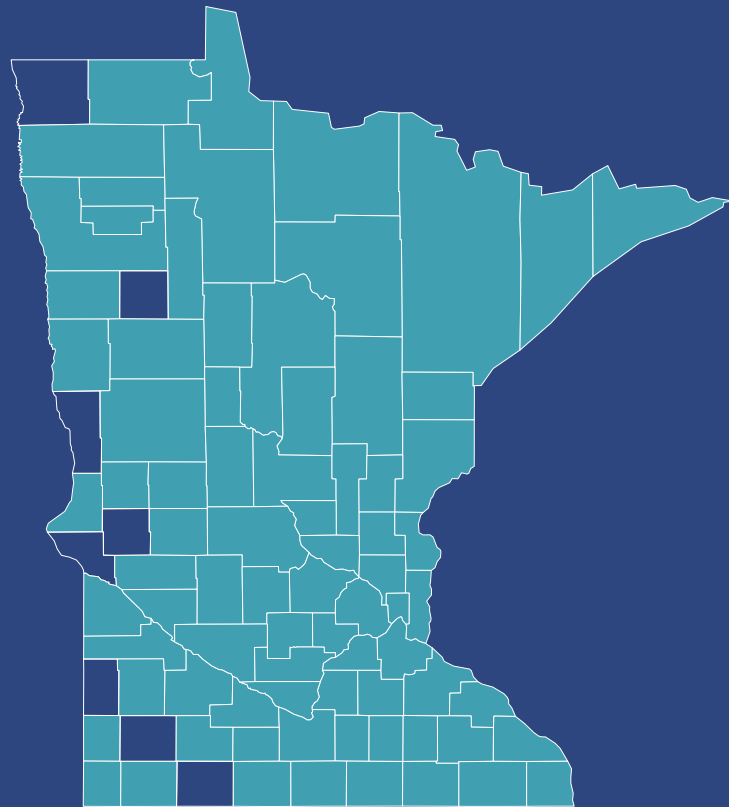
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**Cancer Legal Care has served clients living in
79 of Minnesota's 87 counties**

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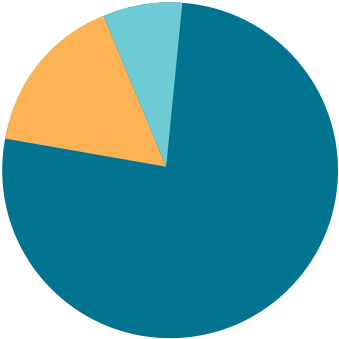
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PUBLIC SUPPORT & REVENUE	
STATE GOVERNMENT GRANTS	\$ 262,954
EARNED REVENUE	\$ 40,254
FOUNDATION GRANTS	\$ 294,036
CONTRIBUTIONS	\$ 296,415
TOTAL	\$ 893,659
EXPENSES	
PROGRAM SERVICES	\$ 563,110
FUNDRAISING	\$ 113,260
ADMINISTRATION	\$ 87,553
TOTAL	\$ 763,922
NET ASSETS	
NET ASSETS, BEGINNING	\$ 254,461
NET ASSETS, ENDING	\$ 383,878
TOTAL ASSETS	\$ 419,335
TOTAL LIABILITIES	\$ 35,457
TOTAL NET ASSETS	\$ 383,878
TOTAL LIABILITIES & NET ASSETS	\$ 419,335



2024
74% PROGRAM SERVICES
15% FUNDRAISING
11% ADMINISTRATION



“Without your support, Cancer Legal Care would not be able to help clients, and clients would have to come up with money up front to hire a lawyer to help them with their cases. I want fellow clients to feel like there is hope out there for them. I want them to be able to see that no matter what their situation is, there is hope out there somehow.”

— Faith, a recent SSAAP client who successfully received benefits after working with Cancer Legal Care



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