

GRATITUDE IN ACTION:

BUILDING A STRONG FOUNDATION FOR THE FUTURE



2022 ANNUAL REPORT

CANCER LEGAL CARE
LAWYERS ON YOUR CANCER CARE TEAM

Letter from Lindy & Catherine

This year Cancer Legal Care celebrated our 15th year of providing legal services to Minnesota's cancer community. We are filled with gratitude for all the people who have become vital members of the Cancer Legal Care community. Our clients, volunteers, community partner organizations, institutional funders and individual donors, staff, and board members have each played a critical role in advancing our mission over the years. Each is committed to continuing actions to advance and expand our work for all the tomorrows ahead.

Thank you for the actions you take to keep Cancer Legal Care moving forward.

With gratitude,



Lindy Yokanovich
Founder & Executive Director

Catherine London
Board Chair

P.S. Please take a moment to let our clients' words of gratitude found throughout this report sink in and resonate with you. Thank you for being part of this community of caring!



I wanted to say a sincere thank you for helping my brother-in-law connect with someone who can help him; it means so much to me that he has someone on his side to protect his rights and make things easier as he tries to move forward without my sister. Your help truly makes a difference and I am very grateful to you both.

Mission Overview

During Cancer Legal Care's first 15 years of service, we have provided free legal services valued at **\$17,682,265** to **12,704** members of the Minnesota cancer community— **5,533 received direct legal services** and **7,171 attended** one or more of our **205 Community Education presentation events** targeted to cancer patients, survivors, and caregivers.

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 a health care directive, will, 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.

Cancer Legal Care 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 generous support from our donors, funders, and volunteer attorneys makes it possible to do all of our work at absolutely no charge to our clients.



Update on Advocacy

Each year at Cancer Legal Care we find our clients faced with problems requiring more than legal assistance. ***These problems require public policy changes to address barriers to treatment, costs of care, and financial burdens facing cancer patients and their families.*** That is why advocacy is one of the core themes of Cancer Legal Care's 2020 - 2023 Strategic Plan.

During 2022, through education, coalition-building, and supporting legislation, CLC advocated for a variety of policies and initiatives aimed at benefiting our clients and their families. For example, we were very pleased to see Congress pass the Lymphedema Treatment Act, which provides Medicare coverage of compression garments that are a critical part of lymphedema treatment. CLC supported this legislation over the past several years and we are thrilled that lymphedema patients will have access to these essential supplies. CLC's other advocacy efforts in 2022 included:

- Leveraging our ICARE Program expertise to identify advocacy opportunities relating to health insurance coverage issues.
- Writing letters to Senators Klobuchar and Smith in support of continuing the Affordable Care Act subsidies put in place during the COVID-19 pandemic as part of the 2021 American Rescue Plan.
- Supporting Minnesota legislation to require landlord testing and disclosure of radon levels for rental properties.
- Submitting an action proposal to the White House Cancer Moonshot initiative identifying opportunities to help reduce the financial strain caused by cancer.



“I wanted to thank you for your help in acquiring an attorney to help my brother. I cannot tell you how much this means and how much it's going to take the stress off of what we're going through! ... We are so lucky that we found you! We cannot thank you enough!”

How Access to Free Legal Services Helps to Address Cancer's Financial Toxicity

People affected by cancer make up a diverse community in terms of age, race, type of cancer, and geography, but experience a nearly universal threat to maintaining employment, insurance, housing, and income because of their diagnosis and treatment. These social determinants of health have legal underpinnings, yet disproportionately impact those who are least able to afford the services of an attorney.

Access to free legal care is often the key to maintaining financial security and family stability at a vulnerable time. Yet one of the biggest challenges in our work is found in the frequent question: **why would a person with cancer need a lawyer?**

The answer?

Cancer's financial devastation or “financial toxicity.” A national study found that 42% of all newly diagnosed cancer patients over the age of 50 will deplete their life savings within two years of diagnosis. Cancer Legal Care's average client age in 2022 was 57.

While often studied, there are rarely practical, real-time solutions for addressing financial toxicity. One such way is by making free legal care services available and accessible to all cancer patients and survivors.

Why?

- 1. The cause of a cancer survivor's financial devastation is often something a lawyer can help turn around.**

Cancer Legal Care staff and volunteer attorneys provide legal care help on issues involving employment, government benefits, housing, creditor matters, and insurance coverage. These are the very issues at the heart of nearly every cancer patient's financial stressors regardless of their pre-cancer earning capacity/employment, insurance status, or housing security.

- 2. Many people with cancer don't have the financial ability to pay for a lawyer's help.**

Without the resources to hire an attorney to help with the legal issues outlined above, financial issues and the attendant stress they bring continue to grow, compound, and intertwine. A free resource, open to all like Cancer Legal Care is vital in addressing them.

- 3. A lawyer's help is often what's needed to make a cancer patient's medical care possible and ensure that insurance covers the costs it should.**

Insurance denials don't just impact health outcomes, they derail finances, sometimes for decades when expensive cancer treatments are not covered by insurance.

Program Highlight: Insurance Claims and REsolution (ICARE) Program

Since 2019, our ICARE Program's work has enjoyed a 96% success rate on behalf of our clients with complicated insurance matters. Of these, success included **protecting or recovering \$3,367,793.47** in health, disability, or life **insurance benefits** that had initially being **denied to 51 of our clients** by their insurance company.

An example of what this work looked like in the life of one of our clients in 2022:

Linda

Linda was enrolled in a COBRA health plan through her former employer. However, a broker contacted her and misled her to believe that a cost sharing ministry plan (a plan that doesn't comply with the Affordable Care Act) would provide the same health coverage as the COBRA plan, but would cost \$100 less per month. Relying on this information, Linda cancelled her COBRA coverage and switched to the cost sharing ministry plan. Unfortunately, after switching plans, Linda experienced a recurrence of her cancer and learned that the cost sharing ministry plan would not cover any of her cancer treatment, leaving her with a bill of over \$300,000 that she was responsible to pay out of pocket.

"It was a miracle, really. It couldn't have turned out any better, and that's thanks to the ICARE team's work. I would absolutely recommend Cancer Legal Care.

How did ICARE staff and volunteer attorneys help? They:

Worked with Linda's former employer who agreed to reinstate Linda's COBRA health plan retroactively to fully cover her cancer treatment so that Linda was not responsible for the \$300,000+ bill.

Secured reimbursement from the cost sharing ministry plan for all of Linda's premium payments due to the broker's misinformation.

Connected Linda with Portico Healthnet to ensure she was enrolled in an ACA-compliant plan starting January 1.

Helped Linda do what was so important to her—make sure no one else was misled as she was— and submit a complaint to the Minnesota Attorney General's office for possible legal action to protect Minnesotans from predatory sales tactics.

All in all, **ICARE's staff and volunteer attorneys' work resulted in \$360,000 of recovery for Linda.**

What's Ahead

2022 was a big year in laying the foundation for Cancer Legal Care's future. Time was spent this year shoring up organizational infrastructure in readying Cancer Legal Care for programmatic for growth and expansion in the years ahead. Stay tuned for more information about three exciting components of this growth that were set in place this year:

1. A four-year grant contract was awarded from the Minnesota Department of Human Services to assist with Social Security disability applications

This year a long-time goal was achieved— the start of our **Social Security Application Assistance Program**. The contract with DHS for the next four years provides funding for Cancer Legal Care staff attorneys to prepare Social Security disability applications for clients at risk for homelessness due to cancer's financial toxicity. This significantly expands our work beyond advising our clients about the process as we have long done, to now helping them complete the application itself. A key feature of this arrangement is that our **clients get to keep 100% of their Social Security award** and do not have to pay the statutory attorney fees as they customarily would be required to. This is in keeping with our ongoing goal of expanding services to meet client needs and in doing all we can to mitigate cancer's financial toxicity.

2. Funding secured for a research partnership with our clients and the University of Minnesota

With funding from the Shavlik Family Foundation, Cancer Legal Care, in partnership with our clients and cancer survivorship researchers from the U, will undertake **significant and robust research regarding our clients' experience with barriers in accessing our work, Social Security disability benefits, and cancer's financial toxicity**. We look forward to sharing the findings of this research with you by the end of 2023.

3. Our 15 years direct service provision creates a strong base for increasing advocacy work

We have long been advocates for our clients' individual legal issues and needs. Our work with thousands of cancer patients, survivors, and caregivers provides a unique vantage point regarding the intersection of healthcare and the legal system. Knowing that **inequitable systems and policies must be changed**, Cancer Legal Care's unique position and voice in advocating for system changes has been galvanized this year. In addition to Cancer Legal Care's own policy work, representatives of our board and staff are active members of the Minnesota Cancer Alliance Policy Committee, working to expand knowledge and advocate for change on myriad issues in our clients' lives.

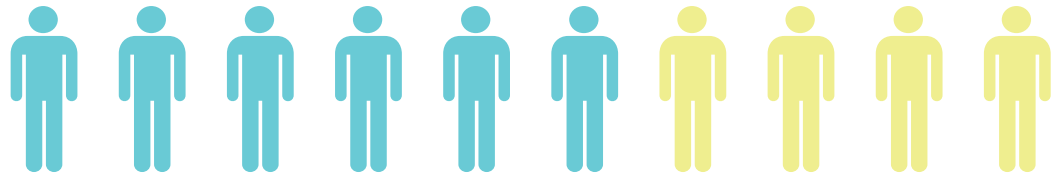
Who Your Gift is Helping

498
Clients

629
Legal
Issues

57
Average
Age

1-92
Age
Range



55% Women

45% Men



80% Twin Cities Metro

20% Greater Minnesota

Income

Below 200% Federal Poverty Guidelines (FPG) = 48%

Between 200% FPG and 300% FPG = 20%

Above 300% FPG = 32%

200% FPG equates to an annual income of **\$27,180** for a single person, **\$36,620** for a couple, and **\$55,500** for a family of four.



“Thank you for this information. I already have anxiety about my situation, and then getting a letter like this just adds to that anxiety so it’s good to know what it actually means.”

How Your Gift is Helping

Legal help can lessen cancer’s financial impact. In 2022, clients came to Cancer Legal Care’s staff and volunteer attorneys for help with:



10% Employment



27% Estate Planning



17% Social Security
Disability Insurance



19% Insurance



15% Housing & Financial

12% Other (Business, Family, Immigration, Litigation)

AS A RESULT OF THE LEGAL CARE THEY RECEIVED:



95%
of our clients
have reduced
stress and
improved
mental
well-being



92%
of our clients
have an
improved
ability to
prioritize their
health and
health care



90%
have an
improved
ability to
maintain their
continuity of
care



85%
have an
improved
ability to obtain
or maintain
their insurance
coverage



73%
have a mitigated
risk for
homelessness

Cancer Legal Care does not charge for our services. All of Cancer Legal Care’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.

Cancer Legal Care's Mission In Action

Three distinct actions from the backbone of delivering Cancer Legal Care's mission:

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



Volunteer Attorneys

Volunteer attorneys have always played a key role in helping to deliver Cancer Legal Care’s mission, and 2022 was no exception. **Over the last 15 years, these dedicated attorneys have provided pro bono legal expertise in 1,033 legal matters** including estate and guardianship planning, employment discrimination, and insurance and disability benefit appeals, **valued at \$1,985,865**. We are grateful to these wonderful attorneys who live out the highest ideals of our profession. Thank you!

Frances Baillon
Margaret Barrett
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Tony Toepfer
Chris Tymchuck
Corenia Walz
Anna Yakle

“Results like these are my favorite part of being a lawyer. I am happy we were able to make her life just a little less stressful with all she has going on.”

**—Hugh Mulligan,
Klher & Mulligan, PLLC**

“We really appreciate the opportunity to help. We love being a resource for CLC.”

**—Joni Thome,
Wanta Thome, PLC**

“Thank you for the opportunity to serve.”

**— Jennifer Stevens,
Proactive Estate Planning
Legal Services**

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Amy Meinen



“We really appreciate all your time spent on this. Thank you.”

“Thank you for what you’ve done for me. I didn’t know anything about a will and you made this simple and easy for me. I appreciate you. Thank you for helping me close this chapter.”

“Thank you so much for your time. You guys have saved me so much stress.”

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Manager

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Managing Director & Legal Care
Program Manager

Laurie Overstad
Officer Manager

Lindy Yokanovich, Esq.
Founder & Executive Director

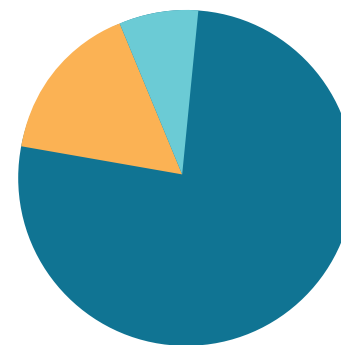
Our heartfelt thanks to board members Pete Eichhorst, Greg Moore, and Melissa Lundquist who completed their final year on the Cancer Legal Care board in 2022, and to Jada Pirius for her tireless dedication to our mission over the last six years, three of which were spent as Chair of the Board of Directors.

We are unendingly grateful to and for each of you!

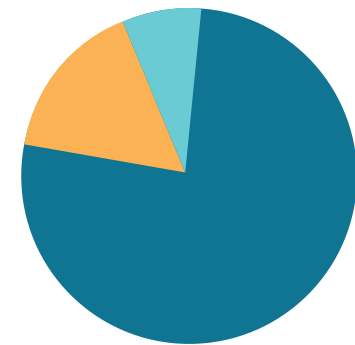
Financials



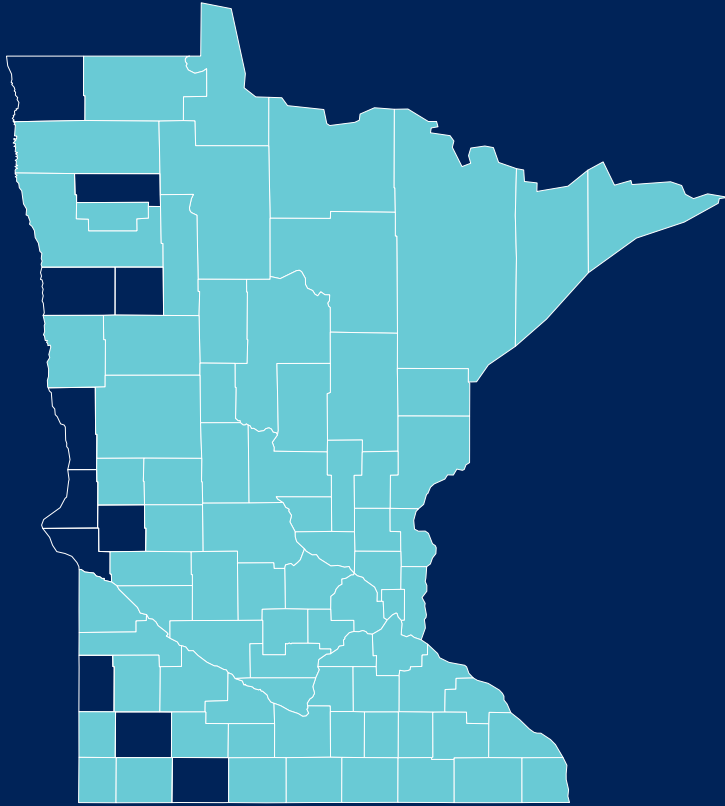
	2022	2021
PUBLIC SUPPORT & REVENUE		
STATE GOVERNMENT GRANTS	\$ 95,273	\$ 131,987
FEDERAL GOVERNMENT GRANTS	\$ 0	\$ 66,562
FOUNDATION GRANTS	\$ 155,000	\$ 204,000
CONTRIBUTIONS	\$ 256,010	\$ 209,685
SPECIAL EVENTS (NET)	\$ 0	\$ 8,354
PLANNED USE OF CASH RESERVES	\$ 113,359	\$ 0
TOTAL	\$ 619,642	\$ 620,588
EXPENSES		
PROGRAM SERVICES	\$ 456,449	\$ 370,208
FUNDRAISING	\$ 108,744	\$ 92,060
ADMINISTRATION	\$ 54,449	\$ 60,628
TOTAL	\$ 619,642	\$ 522,896
NET ASSETS		
NET ASSETS, BEGINNING	\$ 432,697	\$ 335,005
NET ASSETS, ENDING	\$ 319,337	\$ 432,697
TOTAL ASSETS	\$ 346,035	\$ 453,219
TOTAL LIABILITIES	\$ 26,698	\$ 20,522
TOTAL NET ASSETS	\$ 319,337	\$ 432,697
TOTAL LIABILITIES & NET ASSETS	\$ 346,035	\$ 453,219



2022
74% PROGRAM SERVICES
17% FUNDRAISING
9% ADMINISTRATION



2021
71% PROGRAM SERVICES
18% FUNDRAISING
11% ADMINISTRATION



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



CANCER LEGAL CARE
LAWYERS ON YOUR CANCER CARE TEAM

“Thank you so much for this! It all gets so heavy.
It’s the other side of cancer they don’t tell you about.”
— A quote from one of Cancer Legal Care’s clients



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