



## Navigating the Financial Maze for Cancer Patients

Joanna Morales, Esq.  
CEO, Triage Cancer

This presentation provides general information on the topics presented. The authors and presenters are not engaged in rendering any legal, medical, or professional services by its presentation or distribution. Although this content was reviewed by a professional, it should not be used as a substitute for professional services.

© 2018 Triage Cancer

---

---

---

---

---

---

---

---

---

---



## About Triage Cancer

Triage Cancer is a national, nonprofit organization that provides education on the practical and legal issues that may impact those diagnosed with cancer and their caregivers, through events, materials, and resources.



© 2018 Triage Cancer

---

---

---

---

---

---

---

---

---

---



## Triage Cancer Speakers Bureau

International Speakers Bureau of experts & survivors  
in the areas of medicine, mental health, nursing, social work,  
patient navigation, nutrition, oncofertility, law, employment, education,  
financial management, insurance, relationships, sexuality and intimacy, pain  
and palliative care, advocacy, and other areas of cancer survivorship

**Request a Speaker**

Event & Speaker Request Form

Triage Cancer can provide a wealth of single speakers for your educational event or multiple speakers on a variety of cancer survivorship topics through our Speakers Bureau. Triage Cancer can also provide them from financial and logistical support services for cancer survivorship education events.

Please complete the form below to provide us with information about your event request.

Are you requesting a speaker for your event?

Are you requesting multiple speakers for your event?



© 2018 Triage Cancer

---

---

---

---

---

---

---

---

---


---

**TRIGE  
CANCER** Triage Cancer Educational Events

In-person educational events for:

- Patients & survivors
- Caregivers
- Advocates
- Health care professionals
- & others

<http://TriageCancer.org/Events>



States Visited by Triage Cancer

© 2018 Triage Cancer

---

---

---

---

---

---

---

---


**TRIGE  
CANCER** Triage Cancer Conferences

In-person educational events for:

- Patients & survivors
- Caregivers
- Advocates
- Health care professionals
- & others

Topics:

- Being an Advocate
- Health Insurance
- Finances
- Being Prepared
- Employment
- Disability Insurance



**2018:** (travel grants for patients & survivors)

- Ypsilanti, MI – 5/5
- Reno, NV – 9/22
- Lewiston, ME – 10/27

<http://TriageCancer.org/Conferences>

© 2018 Triage Cancer

---

---

---

---

---

---

---

---

**TRIGE  
CANCER** Triage Cancer Insurance & Finance Intensive

A one-day, in-person educational training for:

- Health care professionals
- Advocates

Topics:

- The U.S. health care system
- Individual & employer-sponsored health insurance
- Medicare & Medicaid
- Tips on using health insurance & appeals
- Navigating disability insurance & appeals
- Managing financial toxicity & getting financial help



**2018:** New Orleans, Honolulu, Phoenix, Chicago

Free CEUs for Social Workers & Nurses

<http://TriageCancer.org/Intensive>

© 2018 Triage Cancer

---

---

---

---

---

---

---

---

**TRIEGE CANCER** Triage Cancer & Cancer and Careers  
Navigating Cancer: Work & Insurance

A one-day, in-person in-service training for:

- Health care professionals
- Advocates

Topics:

- Newly Diagnosed
- Working Through Treatment
- Taking Time Off
- Returning to Work
- Health Insurance Options

Free CEUs for Social Workers & Nurses <http://trriagecancer.org/in-service-trainings>



© 2018 Triage Cancer 7

---

---

---

---

---

---

---

---

---



---

**TRIEGE CANCER** Triage Cancer Webinar Series

- July 12 ~ Hot Topics in the Law
- August 1 ~ Fertility Preservation
- August 15 ~ Understanding & Managing Pain
- September 12 ~ Medicare: An In-Depth Look

Recordings of Past Webinars  
<http://TriageCancer.org/Webinars>

Free CEUs for nurses ~ applications are pending to provide CEUs for social workers!



© 2018 Triage Cancer 8

---

---

---

---

---

---

---

---

---

---

**TRIEGE CANCER** Triage Cancer Materials

Quick Guides:

- ADA
- Reasonable Accommodations
- Chemo Brain
- Disclosure
- FMLA
- FMLA & Other Benefits
- Disability Insurance
- Health Insurance
- COBRA
- Medicare
- Clinical Trials
- Medical Marijuana
- Bankruptcy
- Estate Planning
- Stress Management
- Legal Assistance
- Advocacy
- Legislative Advocacy
- Scientific Advocacy

Checklists:



- Getting Organized
- Reasonable Accommodations

Spreadsheets:

- Financial Big Picture
- Health Insurance Appeals Tracking Form

Order form at:  
[TriageCancer.org/MaterialRequest](http://TriageCancer.org/MaterialRequest)

<http://TriageCancer.org/QuickGuides>



© 2018 Triage Cancer 9

---

---

---

---

---

---


---

---

---

---

**TRIEGE CANCER** Triage Cancer Animated Videos



<https://vimeo.com/triagecancer>

© 2018 Triage Cancer 10

---

---

---

---

---


---

---

---

**TRIEGE CANCER** Triage Cancer International, National, & State Resources

- Disability Insurance
- Employment
- Estate Planning
- Health Insurance
  - Medicaid & Medicare
  - Appeals
- Clinical Trials
- Legal Assistance
- Advocacy
- State Government & State Legislative Information
- State Comprehensive Cancer Control Program & Plan
- Cancer Survivorship Research
- Cancer Community Partners



<http://triagecancer.org/resources>

© 2018 Triage Cancer 11

---

---

---

---

---

---

---

---

**TRIEGE CANCER** Triage Cancer Chart of State Laws

Employment, disability and health insurance, estate planning, & more  
<http://TriageCancer.org/StateLaws>

	Has Fair Employment State Law (Covering Employees With Less Than 15 Employees)	Has State Disability Insurance	Has Paid Sick Leave	Has Paid Family Leave	Has Employer Credit Check Law	Has Social Media Privacy law	SSDI Appeals: Skip Reconsideration Level
ALABAMA	1						x
ALASKA							x
ARIZONA							
ARIZONA	8 (but 15 for RVs)						x employer & universities
ARKANSAS			x 500	x 150			
CALIFORNIA	5	x	x 800	x 5 weeks	x		x Los Angeles North and Los Angeles West Branches only
COLORADO	2						x
CONNECTICUT	3		x		x		x
DELAWARE							x

© 2018 Triage Cancer 12

---

---

---

---

---

---

---

---



---

---

---

---

---

---

---

---



---

---

---

---

---

---

---

---



---

---

---

---

---

---

---

---

**TRIAGE  
CANCER** Putting Together The Pieces



© 2018 Triage Cancer 16

---

---

---

---


---

---

---

---

**TRIAGE  
CANCER** The Whole Picture



- 1 Federal Laws & Programs
- 2 State Laws & Programs
- 3 Employer Benefits
- 4 Insurance Coverage: Health, Disability, Life, etc.
- 5 Finances, Medical Bills, & Assistance Programs

© 2018 Triage Cancer 17

---

---

---

---

---

---

---

---

**TRIAGE  
CANCER** Cancer & Finances: Endless Data

**Impact on Work**

- Working: 24-94% of survivors continue working or return to work<sup>2</sup>
- Taking Time Off: 50% of those covered by FMLA don't know it
- Earnings: Within 2 yrs of diagnosis, earnings dropped almost 40% and remained low<sup>2</sup>
- Disclosure: In study with fake cover letters, employers expressed 26% less interest in candidates who disclosed disability

**Cost of Care & Access to Care**

- Five-year survival rate for uninsured patients with melanoma, breast, colorectal or lung cancer, was significantly lower than those with private insurance or Medicare
- 30% of US residents reported receiving surprise medical bills
- **Survivors with financial burden had 1.95x higher odds of depressed mood<sup>1</sup>**
- Patients with distress more likely to miss appointments

© 2018 Triage Cancer 18

---

---

---

---

---


---

---

---



**TRIGE  
CANCER** How Can You Help Catch More People  
Upstream?



© 2018 Triage Cancer 22

---

---

---

---

---


---

---

---

**TRIGE  
CANCER** Don't Understand Health Insurance?  
You Are Not Alone.

- Only 23% understood terms used in their health policy
- Only 50% knew their monthly premium
- Only a few understood acronyms: HMO (36%), PPO (20%) & HSA (11%) (eHealth, 2008)
- When asked to define insurance terms and calculate their bill only 50% got it right (The Regence Group, 2008)



© 2018 Triage Cancer 23

---

---

---

---

---

---

---

---

**TRIGE  
CANCER** Recent Polls

Has Obamacare been repealed?

- 31% yes
- 49% no
- 21% unsure

- 44% of Republicans said yes
- 27% of Democrats said yes
- 27% of Independents said yes

© 2018 Triage Cancer 24

---

---

---

---

---

---

---

---



**TRIGE  
CANCER**

### Health Insurance Terms

Cost to Have Health Insurance

- Premium – each month

Costs When You Use Your Health Insurance

- Deductible – each year (fixed \$ amount)
- Co-Payment – each time you get care (fixed \$ amount)
- Co-Insurance or Cost-Share – each time you get care (%)
- Out-of-Pocket Maximum\* =

**deductible + co-payments + co-insurance**

\*usually only for in-network services

© 2018 Triage Cancer 25

---

---

---

---

---

---

---

---

---

---

**TRIGE  
CANCER**

### Case Study: David

David's Plan:      Deductible = \$2,000  
                             Co-insurance = 80/20 plan  
                             OOP Max = \$4,000

If David has a \$102,000 hospital bill, what does he pay?

1. His deductible of \$2,000  
 $\$102,000 - \$2,000 = \$100,000$  left
2. His co-insurance amount of 20%  
 $20\% \text{ of } \$100,000 = \$20,000$

But OOP max is only \$4,000. So, he would only pay the \$2,000 deductible + \$2,000 of the \$20,000 co-insurance amount, for a total of \$4,000.

© 2018 Triage Cancer 26

---

---

---

---

---

---

---

---

---

---

**TRIGE  
CANCER**

### Where We Get Health Insurance

**Insurance Company**

**Government: Medicare, Medicaid, Military, IHS, High Risk Pools, etc.**

**Employer**

© 2018 Triage Cancer 27

---

---

---

---

---

---

---

---


---

---

**TRIEGE CANCER** Medicare

2017 – 58.5 million people on Medicare, 8.8 million due to a disability

- Eligibility
  - U.S. Citizen or legal resident, AND
    - Legal residents = live in U.S. for at least 5 years in a row, including the 5 years just before applying
  - Be
    - 65+ years old, or
    - On SSDI 2+ years, or
    - Have ESRD or ALS
- [www.Medicare.gov](http://www.Medicare.gov)
- 4 Parts to Medicare



© 2018 Triage Cancer 28

---

---

---

---

---

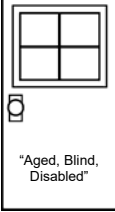
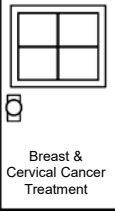
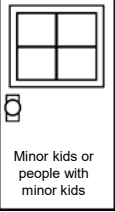
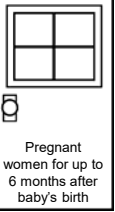
---

---

---

**TRIEGE CANCER** Medicaid – Only Options Prior to 1/1/14

Eligibility: low income + low resources +

 <p>"Aged, Blind, Disabled"</p>	 <p>Breast &amp; Cervical Cancer Treatment</p>	 <p>Minor kids or people with minor kids</p>	 <p>Pregnant women for up to 6 months after baby's birth</p>
---	--	--	--

© 2018 Triage Cancer 29

---

---

---

---

---

---

---

---

**TRIEGE CANCER** Patient Protection & Affordable Care Act (ACA)



Signed into law on March 23, 2010

© 2018 Triage Cancer 30

---

---

---

---

---

---

---

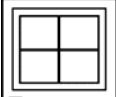
---

**TRIGE CANCER** ACA's New Health Insurance Option

**Medicaid Expansion**

New category (door) of eligibility:

- No asset / resource test



Adults with household income under 138% of federal poverty level

Household Size	138%*
1	\$16,753
2	22,715
3	28,686
4	34,638
5	40,600
6	46,561

\*Except Hawaii & Alaska

© 2018 Triage Cancer 31

---

---

---

---

---

---

---

---

---

---

**TRIGE CANCER** State Medicaid Expansion in 2018

Expanded 32	Not Expanded 19
AK <sup>5</sup> , AR <sup>4</sup> , AZ, CA, CO, CT, DC, DE, HI, IA <sup>4</sup> , IL, IN, KY, LA <sup>7</sup> , MA, MD, MI <sup>1</sup> , MN, MT <sup>6</sup> , ND, NH <sup>3</sup> , NJ, NM, NV, NY, OH, OR, PA <sup>2</sup> , RI, VT, WA, WV	AL, FL, GA, ID, KS, ME, MO, MS, NC, NE, OK, SC, SD, TN, TX, UT, VA, WI, WY

Updated: 2/12/2018 (information changes frequently, please check for updates)

<sup>1</sup> MI expansion began 4/1/14  
<sup>2</sup> PA expansion began 1/1/15  
<sup>3</sup> NH expansion began 1/1/16  
<sup>4</sup> IA and AR implemented expansion through premium assistance & wrap around Medicaid  
<sup>5</sup> AK expansion began 9/1/15  
<sup>6</sup> MT enrollment began 11/2/15 for coverage that begins 1/1/16  
<sup>7</sup> LA Governor signed Executive Order for expansion that began 7/1/16  
<sup>8</sup> ME voters approved a proposition 11/17, but the Governor is resisting implementation

<http://trriagecancer.org/medicaid-expansion>

© 2018 Triage Cancer 32

---

---

---

---

---

---

---

---

---

---

**TRIGE CANCER** Why Does Medicaid Matter?

As of 11/2017, 74,231,243 people on Medicaid & CHIP

- Seniors, children, and people with disabilities would lose coverage
- People with low wage jobs that don't offer health insurance would lose coverage
- Increases premiums in the marketplace for everyone
- Uncompensated care for hospitals
- Closed hospitals or emergency rooms

\*See recent Triage Cancer Blogs on latest state updates and Medicaid work requirements

© 2018 Triage Cancer 33

---

---

---

---

---

---

---


---

---

---

**TRIEGE CANCER** ACA Consumer Protections & Benefits

1. No rescissions (cancellations)
2. No lifetime or annual limits
3. Young adults can stay on parent's plan until 26
4. Free preventative care (except grandfathered plans)
  - No co-pays, co-insurance, or deductibles
  - Ex: immunizations, blood pressure, diabetes, cholesterol, cancer
  - USPSTF Rated A/B (+ Mammography for women 40+)
  - [www.healthcare.gov/coverage/preventive-care-benefits](http://www.healthcare.gov/coverage/preventive-care-benefits)
    - Colonoscopies **AND** removal of polyps
    - BRCA genetic screening **AND** testing
5. Clinical trials: <http://trriagecancer.org/ClinicalTrials>



© 2018 Triage Cancer 34

---

---

---

---

---

---

---

---


---

---

**TRIEGE CANCER** ACA & Health Insurance Appeals

- Denials of coverage
  - Internal appeals (ERISA – employer plans)
  - External appeals (ACA and/or state law – all private plans)
    - State Health Insurance Agency
      - [www.trriagecancer.org/stateresources](http://www.trriagecancer.org/stateresources)
      - Triage Cancer Webinar on “When an Insurance Company Says No”

If your health plan denies treatment apply for an Independent Medical Review (IMR)



60% OF ENROLLEES RECEIVE REQUESTED TREATMENT THROUGH IMR

© 2018 Triage Cancer 35

---

---

---

---

---

---

---

---

---

---

**TRIEGE CANCER** ACA Health Insurance Rights (after 1/1/14)

1. Premium Rating
  - Individual vs. Family Plan
  - Geographic Location (Ex: CA has 19 regions)
  - Age (64 can only be charged 3 times more than a 21 year old)
  - Tobacco (some states have eliminated this – CA, DC, etc. )

+

2. No Pre-Existing Condition Denials/Exclusions
  - Insurance companies **cannot** look at:
    - Pre-existing condition (physical or mental) or health history
    - Gender or age

**Latest news:**  
 Idaho  
 Iowa Farm Bureau  
 Texas vs. US

© 2018 Triage Cancer 36

---

---

---

---

---

---

---

---

---

---

**TRIGE CANCER** Options for Health Insurance Policies

- Short-term plans:
  - Should have been eliminated under ACA & don't have ACA protections
  - Can exclude things like chemo
  - High out-of-pocket costs, even if lower monthly premium
  - Can end mid year
  - Does not = creditable coverage or trigger SEP

Review of 45 short-term plans showed:

- 43% don't cover mental health services;
- 62% don't cover substance abuse treatment;
- 71% don't cover outpatient prescription drugs; and
- None of the plans cover maternity care

© 2018 Triage Cancer 37

---

---

---

---

---

---

---

---

**TRIGE CANCER** ACA Requirement to Have Health Insurance

Most U.S. citizens & lawfully present must have health insurance

**What coverage counts?**

Employer or Individual Plans      COBRA/HIPAA Plans  
 Medicare, Medicaid, Veterans Health      High Risk Pools, & others

**How much is the penalty?**

Year	Adult Penalty	Child Penalty	Family Max	or % of Income, whichever is more
2014	\$95	\$47.50	\$285	1%
2015	\$325	\$162.50	\$975	2%
2016, 2017, 2018	\$695	\$347.50	\$2,085	2.5%
2019	\$0			

Latest news: Individual Mandate penalty drops to \$0 in 2019

Fine collected through IRS annual taxes

© 2018 Triage Cancer 38

---

---

---

---

---

---

---

---

**TRIGE CANCER** ACA's New Health Insurance Option

**State Health Insurance Marketplaces**

- "Exchanges" = insurance shopping mall
- Benefits:
  - Cap on OOP max: \$7,350 individual / \$14,700 family
  - Financial help
    - Premium tax credits
    - Cost-sharing subsidies
      - No longer funded!**
  - Essential Health Benefits = Quality Control

© 2018 Triage Cancer 39

---

---

---

---

---

---

---

---

### Marketplace Plan Options

Standardized cost-share: Now may be 66%

BRONZE PLANS	SILVER PLANS	GOLD PLANS	PLATINUM PLANS
Lowest monthly costs. Higher out-of-pocket costs when you receive care.	Higher monthly costs than Bronze plans. Lower out-of-pocket costs than Bronze plans.	Higher monthly costs than Silver plans. Lower out-of-pocket costs than Silver plans.	Higher monthly costs than Gold plans. Lower out-of-pocket costs when you receive care.
Plan Pays <input type="text"/> You Pay <input type="text"/>	Plan Pays <input type="text"/> You Pay <input type="text"/>	Plan Pays <input type="text"/> You Pay <input type="text"/>	Plan Pays <input type="text"/> You Pay <input type="text"/>
80% Coverage   You pay 40%	70% Coverage   You pay 30%	60% Coverage   You pay 20%	50% Coverage   You pay 10%

Catastrophic coverage (under 30 or \$ hardship)

© 2018 Triage Cancer 40

---

---

---

---

---

---

---

---

---

---

### States Not Expanding Medicaid

Cost-Sharing Subsidies (Silver Plans Only)

Household Size	100% (2018)	138% (2018)	250% (2017)	400% (2017)
1	\$12,140	\$16,753	\$30,150	\$48,240
2	16,460	22,715	40,600	64,960
3	20,780	28,686	51,050	81,680
4	25,100	34,638	61,500	98,400
5	29,420	40,600	71,950	115,120
6	33,740	46,561	82,400	131,840

Medicaid Premium Tax Credits

© 2018 Triage Cancer 41

---

---

---

---

---

---

---

---

---

---

### Loss of Employer-Sponsor Health Insurance? Pick a Lane

Lane 1: COBRA or State COBRA  
 Lane 2: Marketplace Special Enrollment  
 Lane 3: Other group plan (spouse or parents)  
 Lane 4: Medicaid or Medicare?

Trying to fill coverage gap while waiting for marketplace plan to start? Can choose COBRA coverage only until Marketplace plan is effective, but get Marketplace plan first, then COBRA

© 2018 Triage Cancer 42

---

---

---

---

---

---

---

---

---

---




---

---

---

---

---

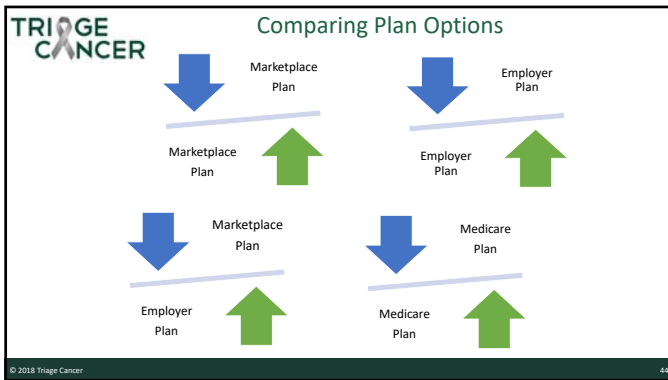
---

---

---

---

---




---

---

---

---

---

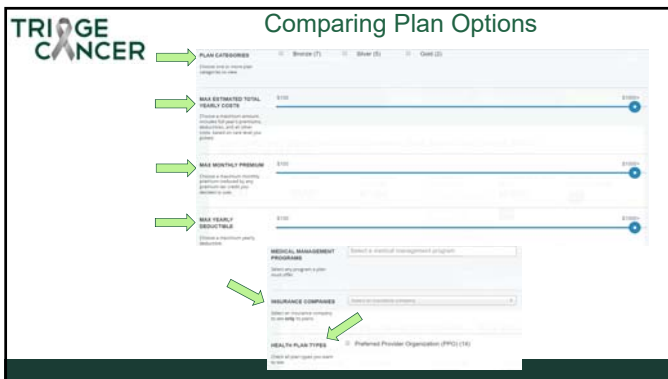
---

---

---

---

---




---

---

---

---

---

---

---

---

---

---

### Do the Math!

**The Math Matters!**

Total potential costs for year = 12 months of premiums + OOP max

#1:  
 $\$120.61 \times 12 = \$1447.32$   
 + OOP = \$7,150  
 Total = \$8,597.32

#2:  
 $\$251.08 \times 12 = \$3,012.96$   
 + OOP = \$5,700  
 Total = \$8712.96

#3:  
 $\$392.34 \times 12 = \$4,708.08$   
 + OOP = \$2,500  
 Total = \$7,208.08

Plan Name	Estimated monthly premium	Deductible	Out of pocket maximum	Estimated total yearly costs
Highmark Blue Cross Blue Shield West Virginia - My Connect Blue WV PPO 6500B	\$120.61	\$6,500	\$7,150	\$8,597.32
Highmark Blue Cross Blue Shield West Virginia - My Connect Blue WV PPO 2800SQE	\$251.08	\$2,800	\$5,700	\$8,712.96
CareSource - CareSource Gold Dental And Vision	\$392.34	\$1,000	\$2,500	\$7,208.08

---

---

---

---

---

---

---

---

---

---

---

---

### What are the differences between plans?

- Cost
  - Premium, Out of Pocket, Co-Pay, Deductibles, Cost-Share
- Networks of doctors and hospitals
  - Check to make sure your doctors are covered by the plan you choose
- Prescription drug coverage
  - Which drugs are covered?
  - Is there a separate drug deductible?

---

---

---

---

---

---

---

---

---

---

---

---

### Checking Providers, Facilities, & Drugs

Enter your doctors, medical facilities & prescription drugs to see if they're covered by each plan

You save money by using doctors and facilities (like hospitals and pharmacies) in a plan's network -- and drugs it covers.

Search for and enter your doctors, facilities, and prescription drug below.

When you compare plans, you'll see if your selected doctors and facilities are in a plan's network, and if your drugs are covered. You'll see all plans, and if your doctors aren't covered, information on how to get them covered in this plan.

Information is provided by the insurance companies. Some information may be out of date, and plans change which doctors and drugs are covered during the year. Check with your doctor and the insurance company before deciding to make your doctor and drug selections.

Blue Cross Blue Shield Of North Dakota - BlueDirect 80 Silver

Plan Name	Estimated monthly premium	Deductible	Out of pocket maximum	Estimated total yearly costs
Blue Cross Blue Shield Of North Dakota - BlueDirect 80 Silver	\$238.15	\$2,600	\$6,500	\$3,436

---

---

---

---

---

---

---

---

---

---

---

---



**TRIAGE  
CANCER** Making the Most of Your Health Insurance

- Use in-network providers
- Ask if pre-authorizations are needed
- Pay attention to bills
  - Billed for what you received
  - Preventative services
- Appeal denials
- Leverage out-of-pocket maximums
- Review your choices every year

© 2018 Triage Cancer 49

---

---

---

---

---

---

---

---

**TRIAGE  
CANCER** Employment Rights

Federal Fair Employment Laws

- Americans with Disabilities Act (ADA)
  - Discrimination protections for patients and caregivers
  - Reasonable Accommodations for patients

State Fair Employment Laws

- Discrimination protections for patients and caregivers
- Reasonable Accommodations for patients

Leave Laws

- Family & Medical Leave Act (FMLA)
- State Leave Laws

\*Triage Cancer Quick Guides & Chart of State Laws

© 2018 Triage Cancer 50

---

---

---

---

---

---

---

---

**TRIAGE  
CANCER** Family & Medical Leave Act (FMLA)

Enforced by: U.S. Dept of Labor Wage & Hour Division [www.dol.gov/whd](http://www.dol.gov/whd)

- Federal law for:
  - Employees with a serious medical condition
  - Employees with a spouse, parent, or child with a serious medical condition
    - Parents
    - Spouses (common law spouses & same-sex spouses as of 3/27/15)
      - Note: not domestic partners
    - Children (biological, foster, adopted, step, or in loco parentis)
      - 18+ only if "incapable of self-care because of a mental or physical disability"
- Employer: private employers with 50+ employees and all government employers (federal, state, local)
- Employee: 1250 hours, 12 months

© 2018 Triage Cancer 51

---

---

---

---

---

---

---

---

**TRIAGE CANCER** Americans With Disabilities Act (ADA)  
(Title I)

Enforced by Equal Employment Opportunity Commission [www.EEOC.gov](http://www.EEOC.gov)

Eligibility:

- Private employers with 15 or more employees
- State/Local Governments
- Federal employees covered by Rehabilitation Act of 1973 (similar to ADA)
- Be a "qualified individual"
- Have a disability under the ADA's definition (includes cancer)

Applies to all phases of the employment process

Employers can't make employment-related decisions based on medical info

Benefits:

- Protection from Discrimination
- Reasonable Accommodations

52

---

---

---

---

---

---

---

---

**TRIAGE CANCER** Reasonable Accommodations

"Any change in the work environment or in the way things are customarily done that enables an individual with a disability to enjoy equal employment opportunities"

**Modifying Work Space**

- Phone, fax, files within easy reach
- Switching offices
- Special furniture requests

**Modifying Schedule**

- Working from home
- Part or full-time
- Flexible schedule
- Schedule breaks
- Extended leave

**Other Options**

- Use of Technology
- Change in Policy
- Shift Job Responsibilities
- Change Job

© 2018 Triage Cancer 53

---

---

---

---

---


---

---

---

**TRIAGE CANCER** Employer Policies

- Employee Benefits
  - Health/dental/vision insurance
  - Short-term and/or long-term disability insurance
  - Life and/or accidental death insurance
- Other Benefits
  - Sick time
  - Vacation time or paid time off (PTO)
  - Pool of donated hours
  - Flex time/job sharing/telecommuting
  - EAP programs
- Medical Leave or Reasonable Accommodation Process



*Is there an employment or union contract?*

© 2018 Triage Cancer 54

---

---

---

---

---


---

---

---

**TRIAGE  
CANCER** Disability Insurance Options

- **Quick Guide to Disability Insurance:**  
<http://triagecancer.org/quickguide-disabilityinsurance>
- **Recorded Webinar: Taking Time Off & Paying For It**  
<http://triagecancer.org/Webinars>



---

---

---

---

---


---

---

---

**TRIAGE  
CANCER** What is Advocacy?

The application of **pressure** and **influence** on the people and/or institutions that have the **power** to give you what you want.



Personal  
Community  
Organizational  
Media  
Research & Scientific  
Policy  
Legislative

© 2018 Triage Cancer 56

---

---

---

---

---

---

---


---

**TRIAGE  
CANCER** Advocacy in Action

We represent **16 million cancer patients and survivors** and the providers who care for them, and **we oppose the Graham-Cassidy repeal effort.**

Millions of Americans will lose coverage. **Pre-existing condition protections will disappear,** benefits will be reduced, and costs will rise.

We ask the Senate to **vote NO on Graham-Cassidy** and continue bipartisan efforts to improve insurance markets.



© 2018 Triage Cancer 57

---

---

---

---

---

---

---

---

**TRIAGE  
CANCER**

## How do YOU get Involved?

Top 3 ways to get involved:

1. Advocate on your own
  - Get educated – follow our blog (<http://TriageCancer.org>)
  - Send emails to your friends and family
  - Call or write to your elected officials
  - Write a letter to the media or share on social media
  - Raise awareness by sharing your experience or what you learn today
  - Quick Guide to Legislative Advocacy (<http://tragecancer.org/LegislativeAdvocacy>)
2. Join an organization's advocacy efforts
  - Ex: American Cancer Society Cancer Action Network ([www.acscan.org](http://www.acscan.org))
3. Vote
  - To register to vote, contact your Secretary of State's office

<http://TriageCancer.org/Advocacy>

© 2018 Triage Cancer 58

---

---

---

---

---

---

---


---

**TRIAGE  
CANCER**

## Elections Have Consequences

### What's on the Table? Everything.

Remember this date  
November 6, 2018  
33 Senate seats, all  
435 seats in the House  
of Representatives, 14  
governorships will be  
up for re-election.



somecards  
HELP CARD

- Medicare - privatization, vouchers, increase age
- Medicaid - block grants, work requirements
- ACA
  - Medicaid Expansion
  - Marketplace + financial assistance
  - Consumer Protections (e.g., pre-existing conditions)
- NCI & NIH - funding reductions
- FDA - roll back
- Employment – ADA roll back, wage and hour protections, paid family leave, paid sick leave

In the meantime, read: <http://TriageCancer.org/blog>

© 2018 Triage Cancer 60

---

---

---

---

---

---

---

---

**TRIAGE  
CANCER**

## Continued Relationship with Triage Cancer

- Attend Webinars
  - <http://TriageCancer.org/webinars>
- Read our Blog
  - <http://TriageCancer.org/blog>
- Order Materials
  - <http://TriageCancer.org/materialrequest>
- Connect on Social Media
  - Twitter: @TriageCancer
  - Facebook: @TriageCancer
  - Instagram: @TriageCancer

© 2018 Triage Cancer 60

---

---

---

---

---

---

---

---