



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 educational 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>



**TRIGE
CANCER**
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>



**TRIGE
CANCER**
Insurance & Finance Intensive

© 2018 Triage 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

IN-SERVICE
NAVIGATING CANCER: WORK & INSURANCE

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

© 2018 Triage Cancer 7



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


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

<http://TriageCancer.org/QuickGuides>

Checklists:

- Getting Organized
- Reasonable Accommodations


Spreadsheets:

- Financial Big Picture
- Health Insurance Appeals Tracking Form

Order form at:
TriageCancer.org/MaterialRequest

© 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	3 (but 15 for RVs)						x employees & universities
ARKANSAS			x, 800 Francisco Blvd. S., Oakland, Emeryville	x, 5 weeks			x Los Angeles North and Los Angeles West Branches only
CALIFORNIA	5	x			x	x employees & universities	x
COLORADO	2					x employees & universities	
CONNECTICUT	3		x		x	x employees & universities	
DELAWARE						x employees & universities	

© 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 work²
- 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 low²
- 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 mood¹**
- Patients with distress more likely to miss appointments

© 2018 Triage Cancer 18




“Financial Toxicity:” New Term, Old Problem

2013 - Researchers from Duke:


“Out-of-pocket expenses might have such an impact on the cancer experience as to warrant a new term: “financial toxicity.” Out-of-pocket expenses related to treatment are akin to physical toxicity, in that costs can diminish quality of life.”

© 2018 Triage Cancer 19




Contributors to Financial Toxicity

- Health Insurance Status
 - Adequate coverage to minimize out-of-pocket costs
 - Consumer Protections
 - Managing Medical Bills
- Employment Changes
 - To work or not to work - accommodations
 - Disability Insurance
- Life Changes
 - Marriage/divorce, moving, graduating from school, etc.



© 2018 Triage Cancer 20




Addressing Financial Toxicity

Insurance Coverage – In-Network Expenses	Insurance Coverage – Out-of-Network Expenses	Practical Issues	Personal Issues	Employment & Disability Insurance
<ul style="list-style-type: none"> • What is your monthly premium? • What is your out-of-pocket maximum for in-network medical expenses? • What is your deductible? • What is your cost-share/co-insurance amount? • What are your co-pays for specific types of care (e.g., office visit, specialist, ER, etc.)? • Do you have a separate deductible or out-of-pocket maximum for prescription drugs? • Are your providers in-network? • Is your pharmacy in-network? • Does your plan have tiers or providers? 	<ul style="list-style-type: none"> • Does your insurance policy cover out-of-network medical expenses? • If yes, at what percentage? • Does out-of-network care apply to your out-of-pocket maximum? • Is there a separate out-of-pocket maximum for out-of-network care? • Do you have an opportunity to change your health insurance coverage so that these expenses are no longer out-of-network (e.g., move to a spouse's plan or another employer plan during open enrollment)? 	<ul style="list-style-type: none"> • Do you travel for treatment (e.g., parking, tolls, mileage, lodging, air or ground transportation)? • Do you need durable medical equipment (e.g., crutches, wheelchairs, prostheses, etc.)? • Do you need items to address the comfort and cosmetic side effects (e.g., wigs, hats, skin care, etc.)? • What do complementary therapies cost (e.g., massage, acupuncture, etc.)? • Does your insurance cover any of these expenses? • Do you have a supplemental health insurance plan that covers medical and/or other expenses? 	<ul style="list-style-type: none"> • Do you have minor children? • Are you caring for aging parents or other family members? • Do you need help taking care of your home (e.g., cleaning, gardening, repairs, snow removal, etc.)? • Do you need help with meal preparation or other errands (e.g., grocery shopping, laundry, etc.)? • Do you have a support system who could help you (e.g., family, friends, neighbors, co-workers, etc.)? • Do your caregivers have access to paid or unpaid family leave through their employer or a federal or state law? • Do you need to hire an attorney to prepare estate planning document? 	<ul style="list-style-type: none"> • How many employees does your employer have? • What state do you live in? • What are your goals regarding work? • Do you want or need to work through treatment? • Are you eligible for reasonable accommodations? • Do you want or need to take time off? • What are your employer's policies for taking time off? • Are you eligible for FMLA leave? • Do you have access to private, state, or federal disability insurance options? • Will your employer hold your job for you while you receive disability benefits?

© 2018 Triage Cancer 21

TRIAGE
CANCER

How Can You Help Catch More People Upstream?




© 2018 Triage Cancer 22

TRIAGE
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

TRIAGE
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

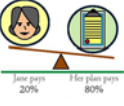
TRIAGE CANCER Health Insurance Terms

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

TRIAGE 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% 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

TRIAGE CANCER Where We Get Health Insurance




© 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
- 4 Parts to Medicare



© 2018 Triage Cancer 28


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

Eligibility: low income + low resources +

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

© 2018 Triage Cancer 29

TRIEGE CANCER Patient Protection & Affordable Care Act (ACA)



Signed into law on March 23, 2010

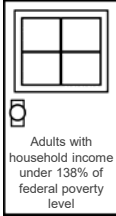
© 2018 Triage Cancer 30

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 ⁵ , AR ⁴ , AZ, CA, CO, CT, DC, DE, HI, IA ⁴ , IL, IN, KY, LA ⁷ , MA, MD, MI ¹ , MN, MT ⁶ , ND, NH ³ , NJ, NM, NV, NY, OH, OR, PA ² , 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)

¹ MI expansion began 4/1/14
² PA expansion began 1/1/15
³ NH expansion began 1/1/16
⁴ IA and AR implemented expansion through premium assistance & wrap around Medicaid
⁵ AK expansion began 9/1/15
⁶ MT enrollment began 11/2/15 for coverage that begins 1/1/16
⁷ LA Governor signed Executive Order for expansion that began 7/1/16
⁸ 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

TRIAGE 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
 - Colonoscopies **AND** removal of polyps
 - BRCA genetic screening **AND** testing
5. Clinical trials: <http://trriagecancer.org/ClinicalTrials>




© 2018 Triage Cancer 34

TRIAGE 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
 - 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

TRIAGE 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

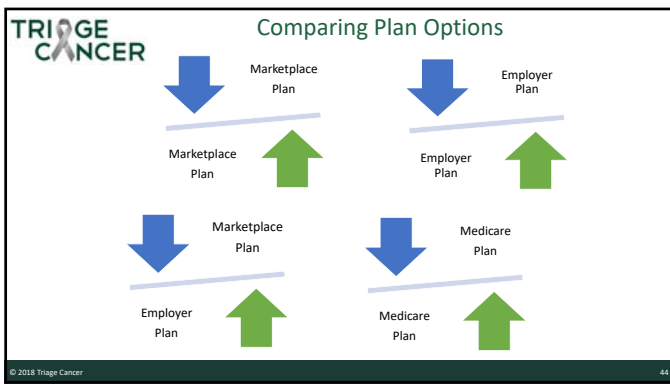
Loss of Employer-Sponsor Health Insurance? Pick a Lane

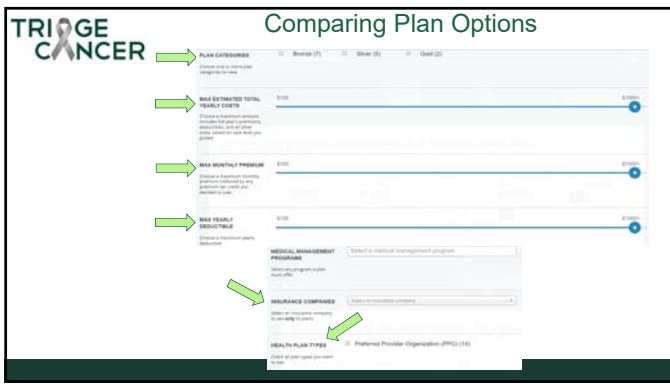
Lane 1: COBRA or State COBRA
 Lane 2: Marketplace Special Enrollment
 Lane 3: Other group plan (spouse or parents)
 Lane 4: Medicaid or Medicare?

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!

Plan Name	Estimated monthly premium	Deductible	Out of pocket maximum	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		
Highmark Blue Cross Blue Shield West Virginia - My Connect Blue WV PPO 2800SQE	\$251.08	\$2,800	\$5,700		
CareSource - CareSource Gold Dental And Vision	\$392.34	\$1,000	\$2,500		

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

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	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

- 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

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://triagecancer.org/LegislativeAdvocacy>)
2. Join an organization's advocacy efforts
 - Ex: American Cancer Society Cancer Action Network (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 DESK

- 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
