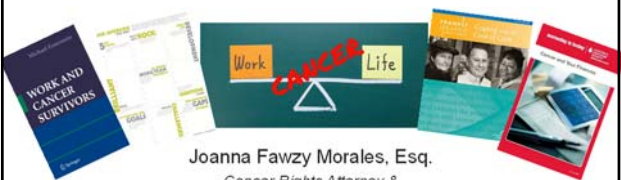


## Employment, Financial, & Insurance Issues



**Joanna Fawzy Morales, Esq.**  
Cancer Rights Attorney &  
CEO, Triage Cancer

*This presentation is intended to provide general information on the topics presented. It is provided with the understanding that the author is not engaged in rendering any legal, medical, or professional services by its publication or distribution. Although this content was reviewed by a professional, it should not be used as a substitute for professional services.*

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## Financial Factors



- **Employment Changes**
- **Health Insurance Status**
- **Medical Bills**
- **Life Changes**
  - Graduating college, marriage/divorce, moving, etc.

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## Employment Rights

- Federal Leave Laws
  - Family & Medical Leave Act (FMLA)
- Federal Fair Employment Laws
  - Americans with Disabilities Act (ADA)
    - Discrimination protections for patients and caregivers
    - Reasonable Accommodations for patients
- State Leave Laws
- State Fair Employment Laws
  - Discrimination protections for patients and caregivers
  - Reasonable Accommodations for patients
- Employment Contracts
  - Employment Contract
  - Independent Contractor's Contract
  - Union Contract

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### 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
- Medical Leave Process
- Reasonable Accommodation Process

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### Americans With Disabilities Act (ADA) – Title I

Eligibility

- Private employers with 15 or more employees & State/Local Governments
  - Note: Federal employees covered by Rehabilitation Act of 1973 (similar to ADA)
  - ADA does not apply to tribal employers
- Be a “qualified individual”
- Have a disability under the ADA’s definition

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### Americans With Disabilities Act

Definitions

- Disability:
  - “A physical or mental impairment that substantially limits one or more major life activities”
- Major life activity
  - Eating, breathing, speaking, walking
  - ADA Amendments: concentrating, thinking, sleeping, operation of major bodily functions
    - Predictable assessments: cell growth

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### Americans With Disabilities Act

4 ways to use the ADA:

- Currently
- History
- Regarded
- Association

Applies to all phases of the employment process

Benefits:

- Protection from Discrimination
  - Employers can't make employment-related decisions based on medical information
- Reasonable Accommodations
- Similar rights available in education arena: IDEA & Rehab Act

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### What Are Reasonable Accommodations?

“An accommodation is 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”

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### Reasonable Accommodations

**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

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### CASE STUDY: Amber

- After Amber was diagnosed with cancer of the tonsils and larynx, she decided to work through her treatment. Amber works as a cashier at a large supermarket chain.
- She hasn't told anyone at work about her medical condition. She took 2 weeks of vacation time for her surgery and recovery.
- She is now in the third week of her chemotherapy and is having trouble with fatigue and is limited in how long she can stand at a time.
- She also has to constantly drink water because of the affect of treatment on her salivary glands. As a result of the large volume of water she consumes, she has to urinate frequently.
- The supermarket does not allow employees to have beverages at the checkout stand and she is only allowed breaks every 4 hours. Amber doesn't know what to do.

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### State Fair Employment Laws

- Similar to ADA
- But, can be more protective in 3 ways
  1. Broader definition of disability
    - Ex: CA, IA, IL, NY, WA, WI
  2. Specifically list cancer as a potential disability
    - Ex: CA, ME, OH, VT
  3. Cover employers with fewer than 15 employees

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### State Fair Employment Laws Employer Size

1	2	3	4	5	6	8	9	12
AK	CO	CT	IA	CA	MA	KY	AR (but 15	WV
HI	WY		KS	ID	MO	TN	for RA's)	
IL			NM		NH	WA		
ME			NY		OR			
MI			OH					
MN			PA					
MT			RI					
NJ								
ND								
SD								
VT								
VA								
WI								

\*If state is not listed, it requires 15 employees

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### Family & Medical Leave Act (FMLA)

- 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, also same-sex spouses – final rule pending)
    - Children (biological, foster, adopted, step, or *in loco parentis*)

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### FMLA Eligibility


Employee: 1250 hours, 12 months

- 12 months = total of 12 months in 7 years
- 1250 hours =
  - 24 hours in each of the 52 weeks/year; or
  - 104+ hours in each of the 12 months/year; or
  - 40 hours/week for more than 31 weeks of the year

Employer: private employers with 50+ employees (75 mile radius) and all government employers (federal, state, local)

- 75 mile radius
- No fixed worksite
  - Ex: sales rep, truck driver, flight attendant

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### FMLA Benefits

Protections

- Up to 12 weeks leave, per year
- Unpaid leave
- Job protected
- Health insurance protected

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### Intermittent FMLA Leave

- Can be used in segments
- Using FMLA leave for:
  - Follow-up appointments
  - Days not feeling well
- Smallest increment of time
  - Ex: airline pilot v. IT staff

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### Disclosure Rights

Generally, not required, but may need to disclose information to use . . .

- ADA's discrimination protections
- Reasonable accommodations
- Medical leave

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### Online Brand


- Social media usage
- Employers Google candidates
- Privacy settings
- MyLifeline or CaringBridge

- Disclosure decisions
  - Then communicate decisions
  - What are other people saying about you?
- Long-term impact
- Relationships & dating


MOST USED SOCIAL NETWORKING SITES TO SCREEN CANDIDATES



43% of employers use social networking sites to research job candidates – Career Builder 6/26/14



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### Enforcement Options

If all you needed was a law . . .

- 1. File a complaint with federal (or state) agency
  - a. EEOC – ADA
  - b. DOL WHD – FMLA
- 2. Consult an employment attorney
- 3. File an employment lawsuit
  - a. ADA discrimination
  - b. ADA failure to provide reasonable accommodations
  - c. FMLA failure to provide time off
  - d. FMLA retaliation

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### Understanding How to Get & Use Health Insurance



"I'm sorry, but stress caused by trying to figure out your health insurance is not covered by it."

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### Health Insurance Terms

#### Cost to Have Health Insurance

- Premium – each month

#### Costs When You Use Your Health Insurance

- Deductible – each year
- Co-Payment – each time you get care
- Co-Insurance or Cost-Share – each time you get care
- Out-of-Pocket Maximum =  
**deductible + co-payments + co-insurance**

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### Health Insurance Example


Your Plan:      **Deductible = \$2,000**  
                      **Co-insurance = 80/20 plan**  
                      **OOP Max = \$4,000**

If you have a \$102,000 hospital bill, what do you pay?

1. Your deductible of \$2,000  
       **\$102,000-\$2,000 = \$100,000 left**
2. Your co-insurance amount of 20%  
       **20% of \$100,000 = \$20,000**

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

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### Where We Get Health Insurance



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### Employer-Sponsored Health Insurance

#### COBRA

- Employers with 20+ employees
- Cost up to 102% of applicable employee rate  
   = Employer amount + Employee amount + 2% fee

COBRA Qualifying Event	Max COBRA Coverage
Employment ends or hours reduced	18 months
Loss of dependent child status	36 months
Employee enrolls in Medicare	36 months
Divorce or legal separation from employee	36 months
Death of employee	36 months

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### State COBRA Laws

States with state COBRA laws:

- o AR, CA, CO, CT, FL, GA
- o IL, IA, KS, KY, LA
- o MA, ME, MD, MN, MS, MO
- o NV, NH, NJ, NM, NC, ND
- o OH, OK, OR, RI, SC, SD
- o TN, TX, UT, VT, WV, WI, WY

- Details vary by state
- Most cover employees with 2-19 employees
- Coverage lasts between 3-36 months

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### Medicare

- Eligibility
  - 65+ years old
  - On SSDI 2+ years
  - ESRD or ALS
- [www.Medicare.gov](http://www.Medicare.gov)
- 2015 Medicare and You: [www.medicare.gov/pubs/pdf/10050.pdf](http://www.medicare.gov/pubs/pdf/10050.pdf)
- Open Enrollment: 10/15 – 12/7



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### Medicare

- 4 Parts
  - A: Hospital Insurance
    - Free monthly premium (for most people)
  - B: Medical Insurance
    - Monthly premium \$104.90 (for most people) & annual deductible \$147
  - D: Rx Drug Coverage
    - Average premium in 2015 projected to be \$32/month
    - "Extra Help"
  - C: Advantage Plans (Medicare HMOs)
    - Average premium in 2015 projected to be \$33.90
- Medigap Plans



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### Medicaid – Prior to 1/1/14

Eligibility

- Low Income and assets, AND . . .
  - “Aged, Blind, Disabled” program; or
  - Minor child; or
  - People with minor children; or
  - Pregnant women for up to 6 months after baby’s birth



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### Why Has it Been Hard to Get Health Insurance?

- Pre-existing conditions
- Cost
- Confusion





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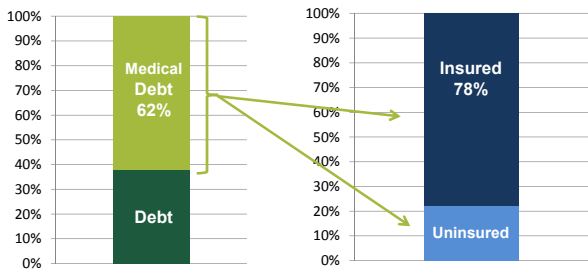
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### Why was our health care system broken?



Source: Woolhandler, et. al., American Journal of Medicine 8/09



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## Patient Protection & Affordable Care Act (ACA)



Signed into law on March 23, 2010

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## New Benefits



1. No rescissions (cancellations)
2. No lifetime or annual limits
3. Young adults can stay on parent's plan until 26
4. Clinical trials coverage
  - Routine care costs as of 1/1/14
  - Existing law in many states

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## New Benefits

5. Free preventative care\*
  - No co-pays, co-insurance, or deductibles
  - Ex: immunizations, blood pressure, diabetes, cholesterol, cancer screenings
  - USPSTF Rated A/B (+ Mammography for women over 40)
  - [www.healthcare.gov/what-are-my-preventive-care-benefit](http://www.healthcare.gov/what-are-my-preventive-care-benefit)
    - Colonoscopies **AND** removal of polyps
    - BRCA genetic screening **AND** testing

\* Does not apply to grandfathered plans

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### New Medicare Benefits


1. Free Wellness Visit
2. Free Preventative Care
3. Lowers the cost of prescription drugs



2015: Part D deductible=\$320; Donut hole between \$2,960 & \$4,700 (oopc)  
[www.medicare.gov/pubs/pdf/10050.pdf](http://www.medicare.gov/pubs/pdf/10050.pdf)

Year	What you pay for brand name drugs in the coverage gap	What you pay for generic drugs in the coverage gap
2015	45%	65%
2016	45%	58%
2017	40%	51%
2018	35%	44%

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### 2014 Protections


1. Premium Rating:
  - Individual/family
  - Geographic Location (Ex: CA has 19 regions)
  - Age (64 year old can't be charged more than 3 times what a 21 year old can)
    - Ex: if a plan costs a 21 year old \$100, then that same plan cannot cost a 64 year old more than \$300
  - Tobacco (some states have eliminated this, too)
2. No Pre-Existing Condition Denials/Exclusions
 

Insurance companies **cannot** look at:

  - Pre-existing condition (physical or mental) or health history
  - Gender or age



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### New Requirement to Have Health Insurance

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

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	\$695	\$347.50	\$2,085	2.5%

Fine collected through IRS annual taxes

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### New Requirement To Have Health Insurance

- Can have 1 gap up to 3 months during the year
  - Lines up with 90 day waiting period for employer health insurance
- Penalty is per month: only pay 1/12 of yearly penalty for each month you're uninsured

**Who Doesn't Need to Purchase Health Insurance?**

- If cheapest plan costs more than 8% of household income
- Taxpayers with incomes below \$9,750 (individual under 65-2013)
- Members of Indian tribes and health care sharing ministries
- Members of recognized religious sects with religious objections
- Individuals who are not lawfully present or incarcerated

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### New Requirement To Have Health Insurance

**Financial Hardship Exception**

- **You were determined ineligible for Medicaid because your state didn't expand eligibility for Medicaid under the Affordable Care Act**
- Your individual insurance plan was cancelled and you believe other Marketplace plans are unaffordable
- **You filed for bankruptcy in the last 6 months**
- **You had medical expenses you couldn't pay in the last 24 months**
- **You experienced unexpected increases in necessary expenses due to caring for an ill, disabled, or aging family member**
- You were homeless, were evicted in the past 6 months, or were facing eviction or foreclosure
- You received a shut-off notice from a utility company
- You recently experienced the death of a close family member

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### ACA's New Health Insurance Options

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### New Health Insurance Options

**Medicaid Expansion**

- New category of eligibility:
  - Adults with household income under 138% of the federal poverty level
  - No asset/resource test

Household Size	138%*
1	\$16,105
2	21,707
3	27,310
4	32,913
5	38,516
6	44,119

\*Except Hawaii & Alaska

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### State Medicaid Expansion In 2015

Expanded 29	Under Discussion - 7	Not Expanded 15
AR <sup>4</sup> , AZ, CA, CO, CT, DC, DE, HI, IA <sup>4</sup> , IL, IN, KY, MA, MD, MI <sup>1</sup> , MN, ND, NH <sup>3</sup> , NJ, NM, NV, NY, OH, OR, PA <sup>2</sup> , RI, VT, WA, WV	AK, MO, MT, TN, UT, VA, WY	AL, FL, GA, ID, KS, LA, ME, MS, NC, NE, OK, SC, SD, TX, WI

Updated: January 27, 2015 (information changes frequently, please check for updates)  
<sup>1</sup> MI expansion began 4/1/14  
<sup>2</sup> PA expansion will begin 1/1/15  
<sup>3</sup> NH plans to implement expansion in a future month  
<sup>4</sup> IA and AR implemented expansion through premium assistance & wrap around Medicaid

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### New Health Insurance Options

**State Health Insurance Marketplaces**

- “Exchanges”
- An insurance shopping mall
- “I have an Obamacare plan”

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### Helping You Buy Health Insurance



- Premium tax credits:
  - Lowers your monthly premium
  - Can't get if you choose a catastrophic plan
  - Generally only applies to plans in the exchange!
- Cost-sharing subsidies:
  - Lowers your deductible, co-pays, & co-insurance amounts
  - Only available if you purchase Silver Plans

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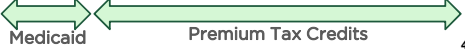
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### States Expanding Medicaid

Cost-Sharing Subsidies (Silver Plans Only)

Household Size	100% (2015)	138% (2015)	200% (2014)	250% (2014)	400% (2014)
1	\$11,770	\$16,243	\$23,340	\$29,175	\$46,680
2	15,930	21,983	31,460	39,325	62,920
3	20,090	27,724	39,580	49,475	79,160
4	24,250	33,465	47,700	59,625	95,400
5	28,410	39,206	55,820	69,775	111,640
6	32,570	44,646	63,940	63,940	127,880



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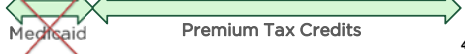
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### States Not Expanding Medicaid

Cost-Sharing Subsidies (Silver Plans Only)

Household Size	100% (2015)	138% (2015)	200% (2014)	250% (2014)	400% (2014)
1	\$11,770	\$16,243	\$23,340	\$29,175	\$46,680
2	15,930	21,983	31,460	39,325	62,920
3	20,090	27,724	39,580	49,475	79,160
4	24,250	33,465	47,700	59,625	95,400
5	28,410	39,206	55,820	69,775	111,640
6	32,570	44,646	63,940	63,940	127,880



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### Financial Assistance At Risk?

- Subsidies will be available for people "enrolled through an Exchange *established by the State.*"
- 35 States have Federal Marketplace
- Solution??: State Marketplaces

King v. Burwell  
Arguments 3/15, Decision 7/15



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### Health Insurance Marketplace Plans

1. Standardized cost-share:

Metal Tiers	Paid by Health Plan	Paid by Consumer
Bronze	60%	40%
Silver	70%	30%
Gold	80%	20%
Platinum	90%	10%

Catastrophic coverage (under 30 or \$ hardship or cancelled plan)

2. Standardized Summary of Benefits & Coverage (SBC)
3. Minimum Essential Health Benefits
4. Highest OOP maximum\*: \$6,600 individual / \$13,200 family  
*\*with some exceptions*

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### What are the differences between plans?

- Networks of doctors and hospitals
  - Check to make sure your doctors are covered by the plan you choose
- Co-payments
- Prescription drug coverage
  - Which drugs are covered?
  - Is there a separate drug deductible?

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### Where to Start?

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### How to Enroll

- Toll-free phone hotline: 800-318-2596
- Paper application: mail or fax
- In-person: places to get help enrolling
  - Marketplace Assister Organizations: [www.healthcare.gov/contact-us](http://www.healthcare.gov/contact-us)
- Website: HealthCare.gov

How the Marketplace works

1 Create an account    2 Apply    3 Pick a plan    4 Enroll

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### When to Enroll

- 2014: Open Enrollment Period Closed
- 2015: November 15, 2014 - February 15, 2015
- Must apply by December 15, 2014, for coverage to begin January 1, 2015
- Medicaid applications accepted year round
- 2016 Open Enrollment Period Undetermined
  - Could be 10/1/15 to 12/15/15

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### Special Enrollment Period

- When you have a life changing event . . .
- Loss of minimum essential coverage, for ex:
    - Change in full-time employment status
    - **Loss of employer-sponsored insurance**
    - Change in dependent status as a result of turning 26
    - COBRA ending
  - Birth or adoption of a child
  - Marriage, domestic partnership, divorce, legal separation
  - Moving regions or states
  - Gain eligible immigration status
  - Release from incarceration
  - Military returning from active duty
- . . . you have **60 days to enroll in Marketplace plan**



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### Marketplace Example: FL

102 Health Plans

All health plans must offer the same essential health benefits.

These benefits include coverage for things like:

- Doctor visits
- Prescription drugs
- Hospitalization
- Maternity and newborn care
- Preventive care

Plans can offer other benefits, like vision, dental, or medical management programs for a specific disease or condition. As you compare plans, you'll see what benefits each plan covers.

INSURANCE COMPANY

- Humana Medical Plan, Inc.
- Florida Blue (BlueCross BlueShield FL)
- Coverity Health Care of Florida, Inc.
- Florida Blue HMO (a BlueCross BlueShield FL company)
- Aetna
- Cigna Healthcare

Health plans for one individual, age 40, living in Hillsborough County, FL.

Based on a household size of one and income of \$30,000, you may qualify for a **\$33/month tax credit** you can choose to apply to your premium for these plans. This tax credit has been applied to the premiums below.



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Plan Name	Monthly premium	Deductible	Out-of-pocket Maximum
Humana Connect Bronze 6300/6300 Plan	\$171/mo	\$6,300/yr	\$6,300/yr
Humana Connect Gold 2500/3500 Plan	\$234/mo	\$2,500/yr	\$3,500/yr
BlueSelect All Copay 1457	\$295/mo	\$0/yr	\$2,000/yr

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

#1: \$171x12 = \$2052  
+ OOP = \$6300  
Total = \$8352

#2: \$234x12 = \$2808  
+ OOP = \$3500  
Total = \$6308

#3: \$295x12 = \$3540  
+ OOP = \$2000  
Total = \$5540



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### Marketplace Example: FL

BlueSelect All Copy 1457 Close Apply

Florida Blue (BlueCross BlueShield FL)  
EPO | Platinum

**MORE INFORMATION FROM THE INSURANCE COMPANY:**

- Summary of Benefits
- Plan Brochure
- Provider Directory
- List of Covered Drugs

**DEDUCTIBLES (PER YEAR):**

Medical deductible (family total)	\$0
Medical deductible (per individual)	\$0

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### Summary: Health Insurance Options

Over 400% of FPL:  
Can buy a plan in Marketplace

↑

Between 400% and 138%\* of FPL:  
\$ help to buy a plan in State Marketplace

↑

Up to 138% of the FPL:  
Eligible for Medicaid (If your state expands)

Employer  
Plans

Individual  
Plans

Medicare

Medicaid

VA Health

& Others

\*100% if your state does not expand Medicaid

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### Financial Assistance

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www.glasbergen.com

"...if you have already sent us your payment,  
 please accept our apology for the death threat  
 and warm wishes for the holiday season."

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### Disability Insurance Options

- Disability Insurance
  - Private Disability Insurance
    - Purchase through employer
    - Purchase directly from company
  - State Disability Insurance
    - Short-term disability benefits
    - CA, NY, NJ, RI, HI, and PR
  - Federal Disability Insurance
    - Long-term disability benefits
    - Social Security Disability Insurance (SSDI)
    - Supplemental Security Income (SSI)

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### Income for Caregivers

- State Paid Leave for Caregivers
  - Ex: CA, DC, NJ, RI, WA
  - May be other state laws that provide paid leave for specific employees
- IHSS
  - In-Home Support Services, but may be called something different in each state
  - Through state Medicaid program

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### Other Sources of Income

- Supplemental insurance policies, e.g., AFLAC
- Assistance programs from mortgages/credit cards/etc. that suspend payments when you have a disability or lose your job
- Loans from 401k plans/pensions
- Life insurance loans
  - Ex: Fifth Season Financial ([www.fifthseasonfinancial.com](http://www.fifthseasonfinancial.com))
- Viaticals

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### Financial Assistance Resources

- Local, state, county, & community organizations
- Cancer organizations
  - The SAMFund
  - We Believe Foundation
  - Hope for Young Adults with Cancer
  - American Cancer Society
  - CancerCare
- Private programs
  - Patient Services, Inc.
- Fundraising
  - GiveForward

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### Treatment Resources

- Co-Pay Assistance Programs
  - HealthWell Foundation [www.healthwellfoundation.org](http://www.healthwellfoundation.org)
  - CancerCare Co-Payment Assistance Foundation  
(866) 552-6729 [www.cancercarecopay.org](http://www.cancercarecopay.org)
- Prescription Drug Assistance
  - NeedyMeds: [www.needymeds.org](http://www.needymeds.org)
  - Patient Access Network Foundation: [www.PANFoundation.org](http://www.PANFoundation.org)
  - Patient Advocate Foundation: [www.patientadvocate.org](http://www.patientadvocate.org)
  - RxHope: [www.RxHope.org](http://www.RxHope.org)

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### Transportation & Lodging

- Transportation to/from treatment
  - Ground
  - Air
- Lodging expenses
- Parking and toll expenses
- Gas expenses
- Resources:
  - Health insurance coverage/supplemental policies
  - Your health care team and hospital programs
  - Assistance programs – ex: American Cancer Society's Road to Recovery program

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### Daily Expenses

- Childcare or eldercare for a parent
- Meals that you are unable to cook
- House cleaning
- Utilities
- Addressing comfort/cosmetic side effects, e.g., hair loss, skin care, etc.

Resources

- Your health care team
- Your support network
- Cleaning for a Reason
- Utility Discounts
- Wig Banks, e.g., ACS and others

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### Education Resources

- Scholarship programs (cancer orgs, community orgs, etc.)
- Higher education assistance
  - [www.finaid.org/scholarships/cancer.phtml](http://www.finaid.org/scholarships/cancer.phtml)
- Student loans
  - Private student loan companies will let you change payment plans or postpone payments through a loan deferment or forbearance process: <https://studentloans.gov/myDirectLoan/index.action>
  - Federal student loans forgive loans if you qualify as having a permanent and total disability or meet other criteria: [www.studentloanborrowerassistance.org](http://www.studentloanborrowerassistance.org) and <http://studentaid.ed.gov/repay-loans/forgiveness-cancellation>

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### Triage Cancer

Triage Cancer provides education and resources on the entire continuum of cancer survivorship issues

- Speakers Bureau of experts & survivors
- **Educational blog at [TriageCancer.org/blog](http://TriageCancer.org/blog)**
- Resources & materials at [TriageCancer.org](http://TriageCancer.org)
- Expert authors on cancer survivorship issues
- Seminars, teleconferences, webinars, & conferences
- Cancer survivorship event planning & support

Topics: 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.

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### Other Resources

- Available at [www.TriageCancer.org/Resources](http://www.TriageCancer.org/Resources)
  - Thrive Survive’s FREE e-book for young adults on many important issues, including finances
  - LLS Financial Health Matters
  - Cancer Support Community: Coping with the Cost of Care

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### Resources

- o Employment Rights:
  - o Equal Employment Opportunity Commission [www.EEOC.gov](http://www.EEOC.gov)
  - o Job Accommodation Network [www.AskJan.org](http://www.AskJan.org)
  - o U.S. Department of Labor [www.dol.gov/ebsa](http://www.dol.gov/ebsa)
- o Disability Insurance Options:
  - o Social Security Administration: [www.SSA.gov](http://www.SSA.gov)
- o Health Insurance Options:
  - o [www.HealthCare.gov](http://www.HealthCare.gov)



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### Resources

CancerandCareers.org

- Free Resume Review Service
- Free Career Coaching
- Balancing Work & Cancer Webinars
- Educational Series for Healthcare Professionals (webinar)
- National Conference on Work and Cancer
  - Scholarships
- West Coast Conference on Work and Cancer

Flexjobs.com



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### Contact Information

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Facebook  
[www.facebook.com/TriageCancer](https://www.facebook.com/TriageCancer)

Blog  
[www.TriageCancer.org/blog](http://www.TriageCancer.org/blog)

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### Questions



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