

BALANCING
WORK & CANCER
WEBINARS

Health Insurance Options
November 6, 2019

CEU REQUIREMENTS

If you plan on requesting continuing education credits, you **MUST** complete all of the following steps:

1. You must have registered online for today's session
2. Dial-in to the audio portion of the webinar
Please note that participants who "listen-in" on another participant's line will NOT be eligible for credit.
3. Within **2 WEEKS** of this session:
 - ✓ Complete the evaluation*
 - ✓ Complete the post-test & earn a passing grade*

***An email with links to the evaluation and post-test will be sent Thursday afternoon (11/7/19) by 5:00 PM ET.**

****Certificates will be emailed within 4-6 weeks****

SPEAKER

Monica Bryant, Esq.

Cancer Rights Attorney & COO, Triage Cancer

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HEALTH INSURANCE

- Key Topics:
 - Getting and Keeping Health Insurance with a Pre-Existing Condition
 - Consumer Protections in the ACA
 - New Health Insurance Options
 - Tips to Choose a Health Insurance Policy
 - Potential Changes to Our Health Care System

“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.”

CONTRIBUTORS TO FINANCIAL TOXICITY

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



CHECKLIST TO ADDRESSING FINANCIAL TOXICITY

Insurance Coverage – In-Network Expenses

- 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?

Insurance Coverage – Out-of-Network Expenses

- 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)?

Practical Issues

- 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?

Personal Issues

- Do you have minor children?
- Are you caring for aging parents or other family members?
- Do you need help taking care of our 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?

Employment & Disability Insurance

- 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?

<https://tragecancer.org/Checklist-FinancialToxicity>

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*)



HEALTH INSURANCE TERMS

Cost to Have Health Insurance

- Premium – each month

Costs When You Use Your Health Insurance

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

deductible + co-payments + co-insurance

*usually only for in-network services

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HEALTH INSURANCE EXAMPLE

Your Plan: Co-pay \$250 for ER visit
Deductible = \$2,000
Co-insurance = 80/20 plan
OOP Max = \$8,000

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

1. Your co-pay of \$250 for ER visit
 $\$102,000 - \$250 = \$101,750$ left
2. Your remaining deductible of \$1,750
 $\$101,750 - \$1,750 = \$100,000$ left
3. Your co-insurance amount of 20%
 $20\% \text{ of } \$100,000 = \$20,000$

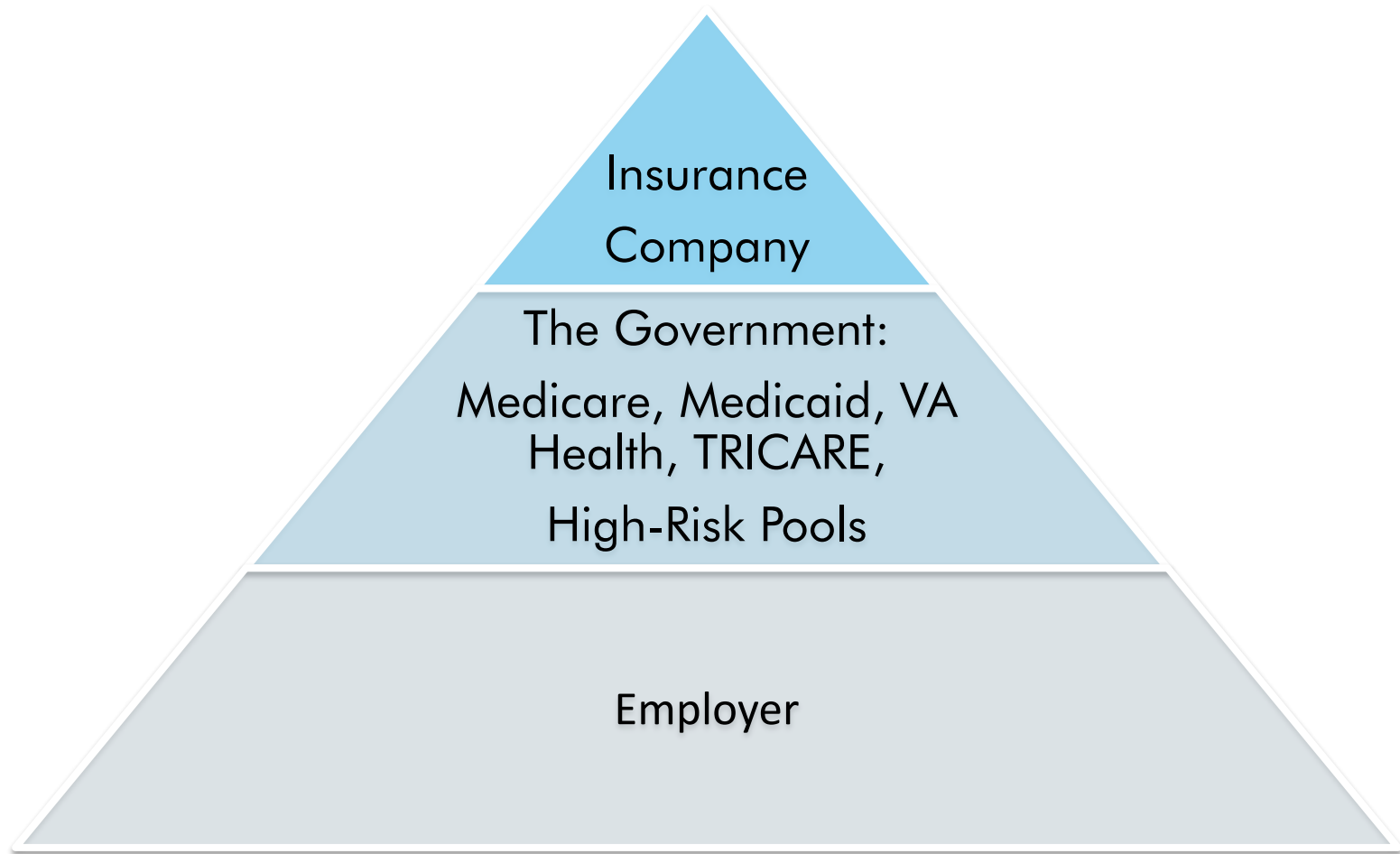
But OOP max is only \$8,000. So, you only pay the \$2,000 deductible + \$6,000 of the \$20,000 co-insurance amount, for a total of \$8,000

HEALTH INSURANCE BASICS



<https://triagecancer.org/animatedvideos>

WHERE WE GET HEALTH INSURANCE



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

WHEN COBRA LASTS LONGER (THAN 18 MONTHS, BUT NOT MORE THAN 36 MONTHS)

- Disability Extension:
 - If determined to be entitled to SSA disability benefits, and is disabled at any time during the first 60 days of COBRA coverage, then that qualified beneficiary and all of the qualified beneficiaries in his or her family may be able to extend COBRA continuation coverage for up to an additional 11 months, for a total of 29 months.
 - Must notify plan administrator about disability determination within 60 days of the date of the determination and before the expiration of the 18-month period.
 - *Note:* Premiums could go up to 150%
- Second Qualifying Event
 - 1st qualifying event is termination or reduction of hours
 - Spouse or child (death, divorce, Medicare, age-out)
 - Total 36 months

WHEN COBRA ENDS EARLY

- Employee doesn't pay premiums
- Employee becomes eligible for Medicare
- Employee commits fraud
- Employer stops offering a health plan to all employees
- Employer goes out of business

STATE COBRA LAWS

States with COBRA statutes:

- AR, CA, CO, CT, FL, GA, IL, IA, KS, KY, LA, MA, ME, MD, MN, MS, MO, NV, NH, NJ, NM, NC, ND, OH, OK, OR, RI, SC, SD, TN, TX, UT, VT, WV, WI, WY
- Details vary by state
- Most cover employees with 2–19 employees
- Coverage lasts between 3–36 months

<https://tragecancer.org/statelaws>

WHY WAS THERE A NEED FOR HEALTHCARE REFORM?

- Confusion



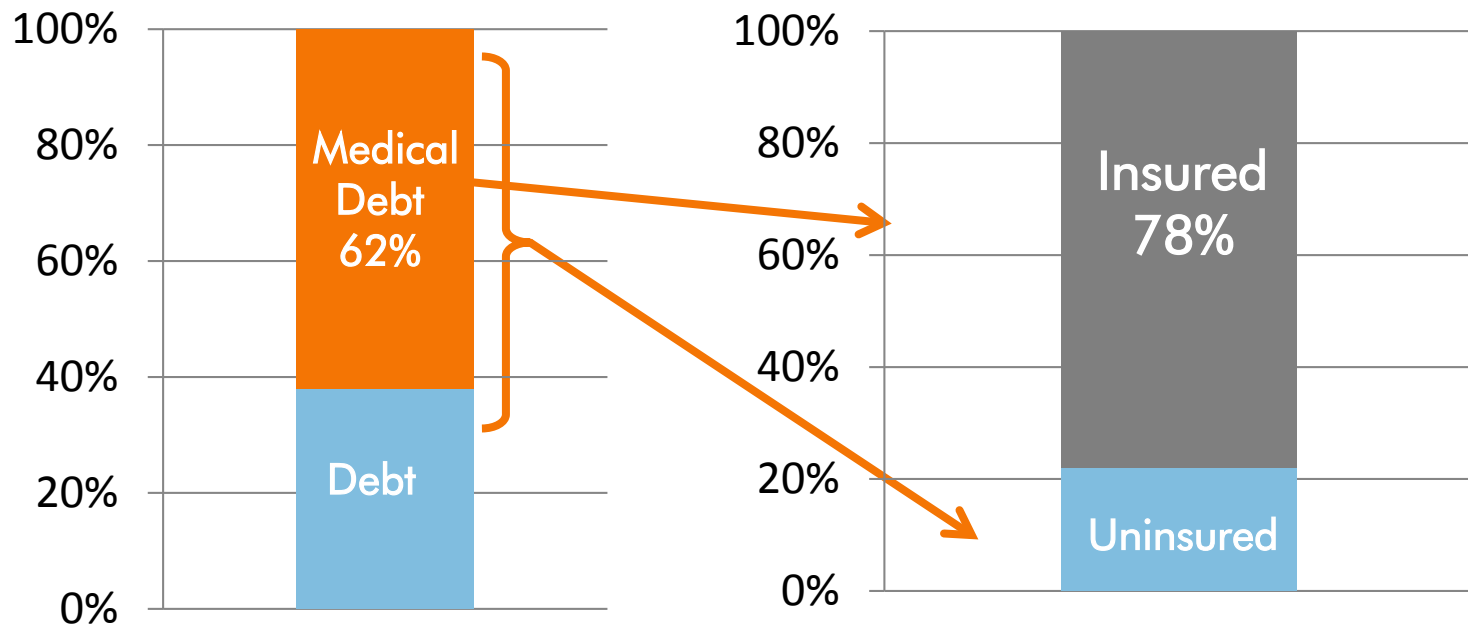
- Pre-existing conditions
- High cost / low coverage

PRESIDENT'S CANCER PANEL 2001



“No person in America with cancer should go untreated, experience insurance-related diagnosis or treatment delays that jeopardize survival, or be bankrupted by a cancer diagnosis.”

BANKRUPTCIES IN THE U.S.



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

In 2016: Cancer patients who go bankrupt are nearly 80% more likely to die.

PATIENT PROTECTION & AFFORDABLE CARE ACT (ACA)



Signed into law on March 23, 2010

CONSUMER 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
 - See <http://trriagecancer.org/clinical-trials>



* Does not apply to grandfathered plans

CONSUMER BENEFITS

5. Free preventative care (except grandfathered plans)
 - 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/preventive-care-benefits
 - Colonoscopies **AND** removal of polyps
 - BRCA genetic screening **AND** testing
6. Also: minimum essential health benefits, Summary of Benefits of Coverage, medical loss ratio

HEALTH INSURANCE APPEALS

- Denials of coverage
 - Internal appeals
 - External appeals
 - State Health Insurance Agency
 - www.triagecancer.org/resources/stateresources
 - Ex: clinical trials, experimental, investigational, off label, prescription drugs, imaging tests, etc.
 - 39 - 59% of appeals won, so don't take "no" for an answer

<https://triagecancer.org/quickguide-appeals>

CONSUMER PROTECTIONS

1. Premium Rating:

- Individual Plan/Family Plan
- Geographic location (by zip code)
- Age (64-year-old can't be charged more than 3 times what a 21-year-old can)
- Tobacco (some states have eliminated this: e.g., CA, DC, CT)

2. No Pre-Existing Condition Denials/Exclusions

Insurance companies **cannot** look at:

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

HEALTH INSURANCE REQUIREMENT

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

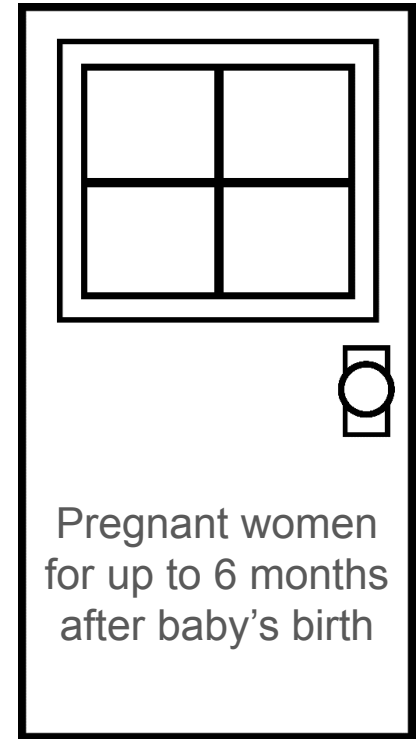
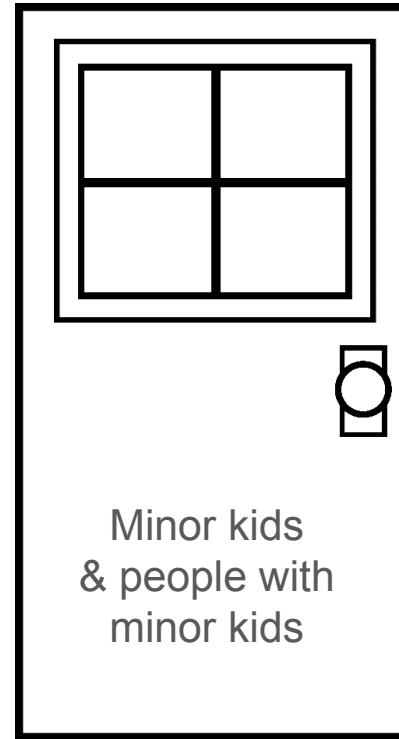
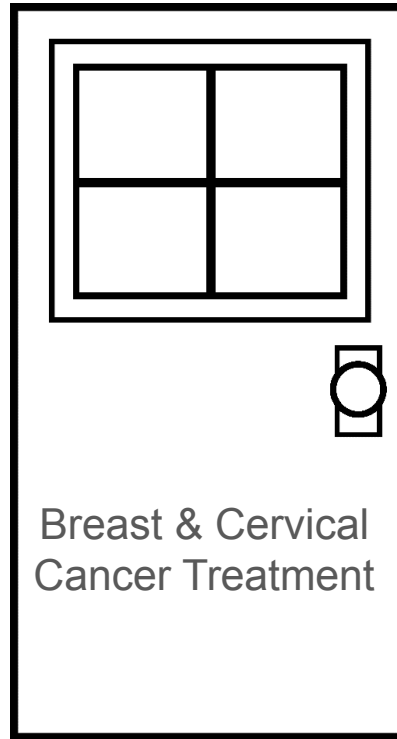
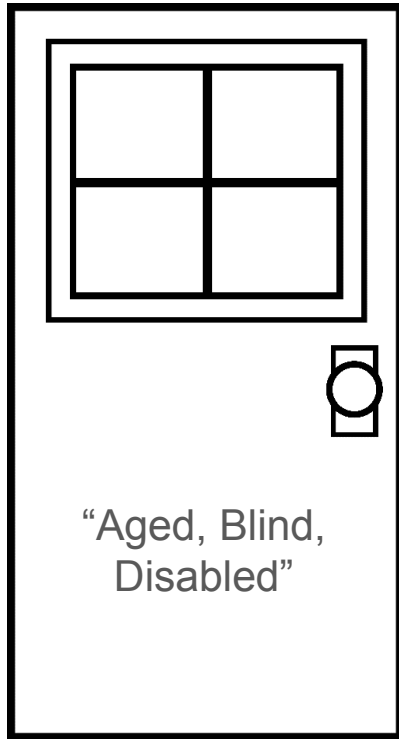
How much is the penalty?

Year	Adult Penalty	Child Penalty	Family Max	or % of Income, whichever is more
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			

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MEDICAID – PRIOR TO 2014

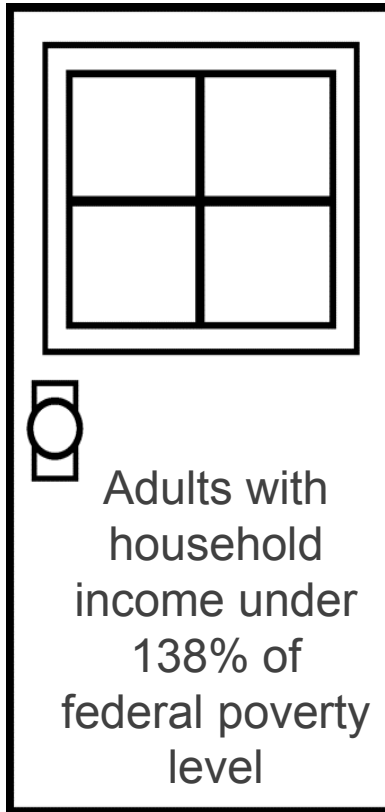
Eligibility: low income + low assets +



NEW HEALTH INSURANCE OPTION #1

New category (door) of eligibility:

- No asset/resource test



Household Size	138%*
1	\$17,236
2	\$23,336
3	\$29,435
4	\$35,535
5	\$41,635
6	\$47,734

*Except Alaska & Hawaii

STATE MEDICAID EXPANSION IN 2019

Expanded 37	Not Expanded 14
AK ⁵ , AR ⁴ , AZ, CA, CO, CT, DC, DE, HI, IA ⁴ , ID ¹¹ , IL, IN, KY, LA ⁷ , MA, MD, ME ⁸ , MI ¹ , MN, MT ⁶ , ND, NE ¹² , NH ³ , NJ, NM, NV, NY, OH, OR, PA ² , RI, UT ¹⁰ , VA ⁹ , VT, WA, WV	AL, FL, GA, KS, MO, MS, NC, OK, SC, SD, TN, TX, WI, WY

Updated: 3/5/2019 (info 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; expires 6/19

⁷ LA Governor signed Executive Order for expansion that began

⁸ ME Governor signed Executive Order 1/3/19, awaiting HHS approval, coverage will be retroactive to 7/2/18

⁹ VA expansion began 1/1/19

¹⁰ UT Voters approved a proposition in 11/18; awaiting HHS approval to begin coverage 4/1/19

¹¹ ID Voters approved a proposition in 11/18; awaiting HHS approval

¹² NE Voters approved a proposition in 11/18; awaiting HHS approval

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WHY DOES MEDICAID MATTER?

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

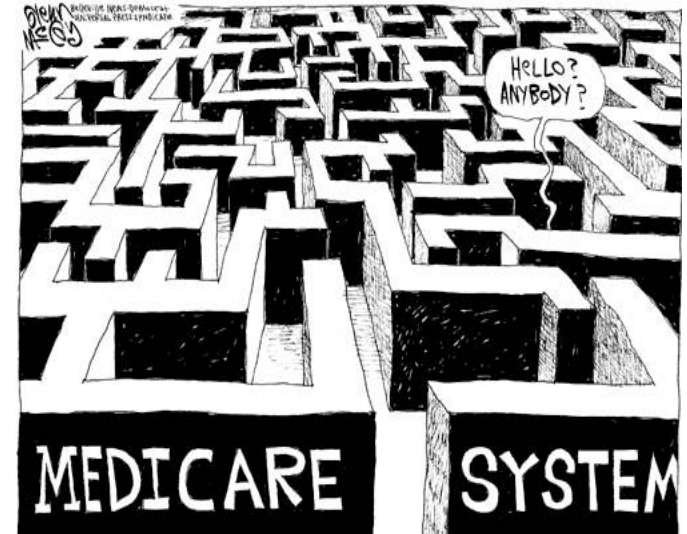
1. Seniors, children, and people with disabilities would lose coverage
2. People with low wage jobs that don't offer health insurance would lose coverage
3. Increases premiums in the marketplace for everyone
4. Uncompensated care for hospitals
5. Closed hospitals or emergency rooms



**See recent Triage Cancer Blogs on Medicaid work requirements*

MEDICARE

- 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



MEDICARE OPTIONS

Part A: Hospital Insurance
(Free monthly premium for most people)



Part B: Medical Insurance
(Premium \$144.30 [w/exceptions]
& Deductible \$197)



Part D: Prescription Drugs (Annual deductible not more than \$435 in 2020; "Extra Help")

Or . . .

Original
Medicare

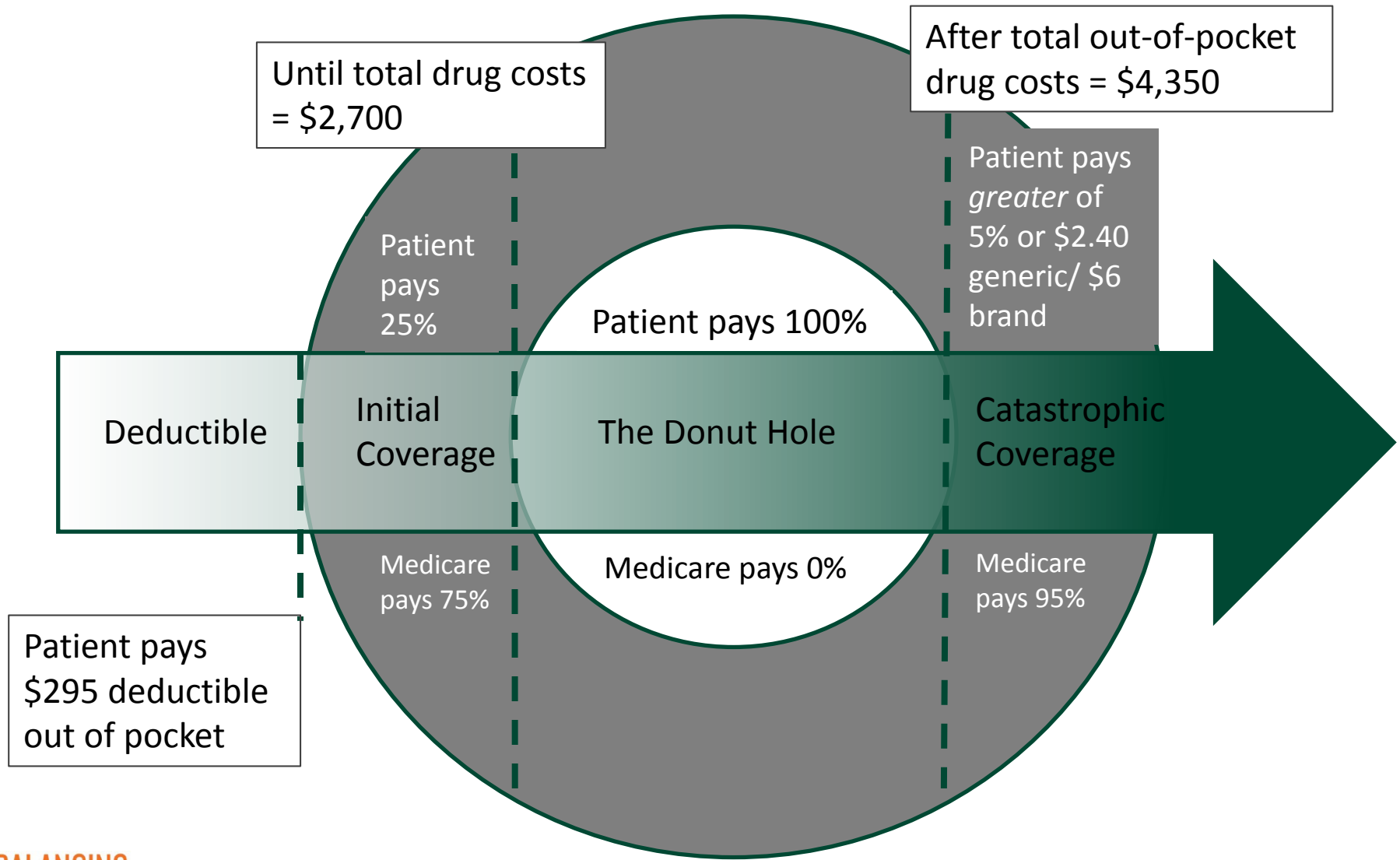
Part C: Medicare
Advantage Plans

(Getting your Medicare Parts A, B & D through a Medicare managed-care plan)

May pick up your Part B premiums, deductibles and other benefits.

Less provider choice, whereas original Medicare is fee-for-service.

DONUT HOLE PRIOR TO ACA



NEW MEDICARE BENEFITS

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



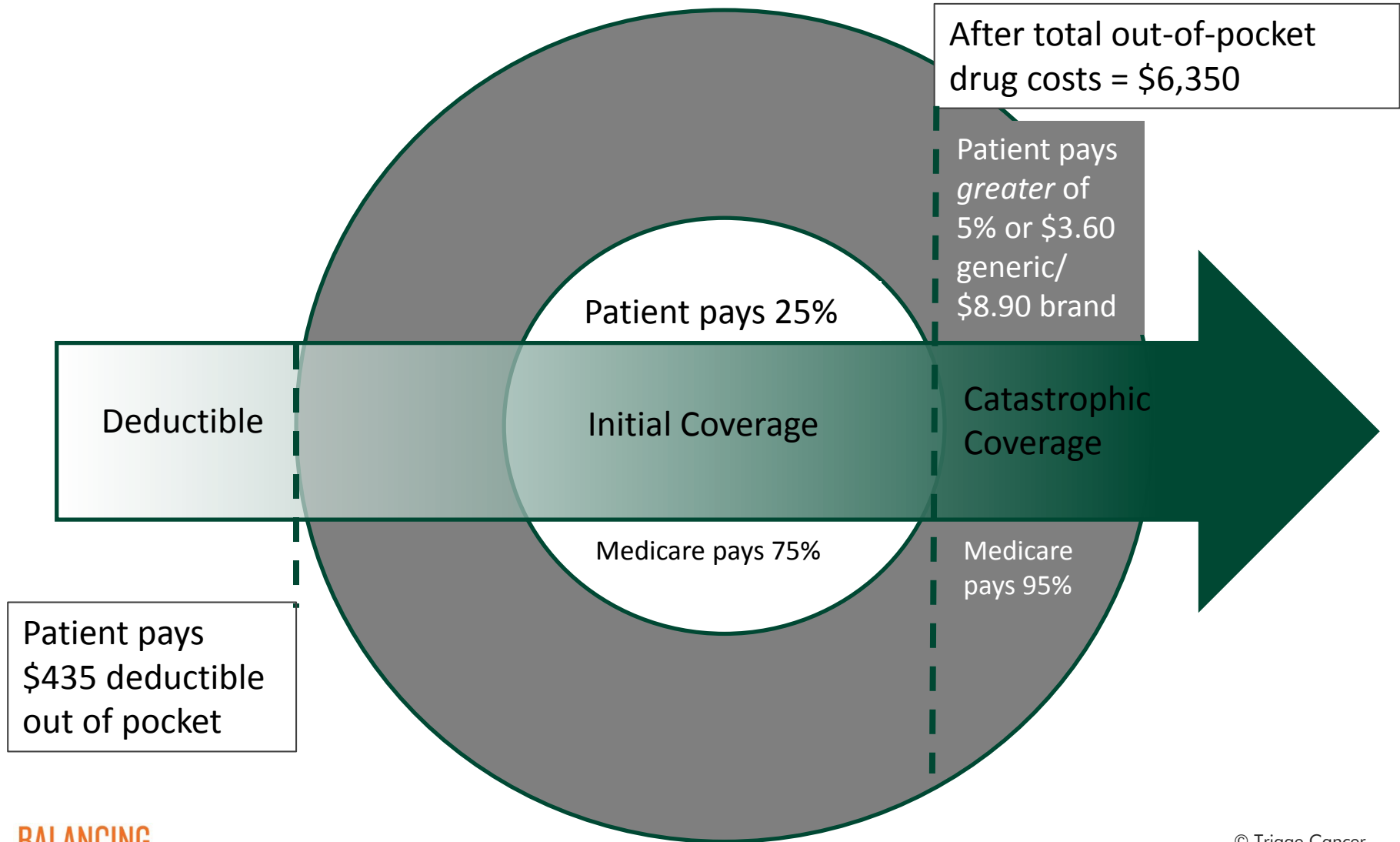
Year	What you pay for brand name drugs in the coverage gap	What you pay for generic drugs in the coverage gap
2009	100%	100%
2018	35%	44%
2019	30%	37%
2020	25%	25%

WEDINAR

Year	What you pay for brand name drugs in the coverage gap	What you pay for generic drugs in the coverage gap
2009	100%	100%
2018	35%	44%
2019	25%	37%
2020	25%	25%

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DONUT HOLE - 2020



TRIAGE CANCER MEDICARE RESOURCES

Triage Cancer Webinar Series

Medicare: An In-Depth Look



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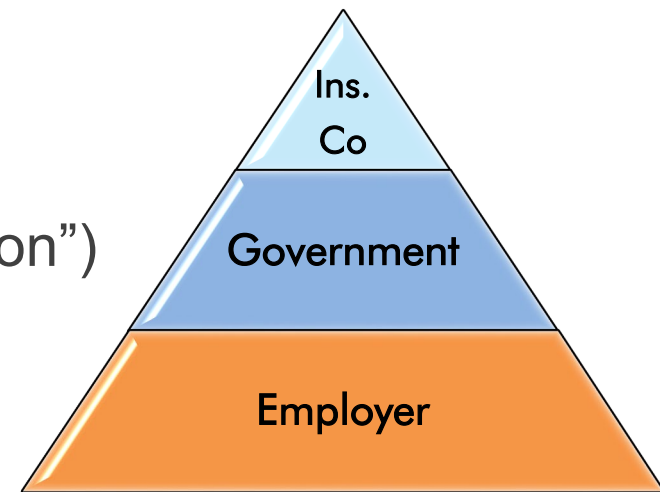
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- Webinar Recording: <https://triagecancer.org/past-webinars>
- Quick Guide on Medicare <https://triagecancer.org/quickguide-Medicare>
- Quick Guide on Medigap <https://triagecancer.org/quickguide-medigap>

NEW HEALTH INSURANCE OPTION #2

State Health Insurance Marketplaces

- “Exchanges” = insurance shopping mall
- Benefits:
 - Cap on OOP max: \$8,200 individual / \$16,400 family (2020)
 - Financial help
 - Premium tax credits
 - Cost-sharing subsidies (aka “reduction”)



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MARKETPLACE PLAN OPTIONS

Standardized cost-share:

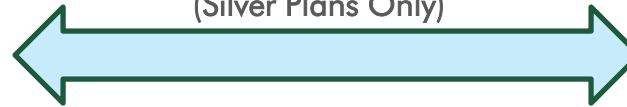


Catastrophic coverage (under 30 or \$ hardship)

STATES EXPANDING MEDICAID

Cost-Sharing Subsidies

(Silver Plans Only)



Household Size	100% (2019)	138% (2019)	250% (2018)	400% (2018)
1	\$12,490	\$17,236	\$30,350	\$48,560
2	16,910	23,336	41,150	65,840
3	21,330	29,435	51,050	83,120
4	25,750	35,535	62,750	100,400
5	30,170	41,635	73,550	117,680
6	34,590	47,734	84,350	134,960



Medicaid



Premium Tax Credits

STATES NOT EXPANDING MEDICAID

Cost-Sharing Subsidies (Silver
Plans Only)



Household Size	100% (2019)	138% (2019)	250% (2018)	400% (2018)
1	\$12,490	\$17,236	\$30,350	\$48,560
2	16,910	23,336	41,150	65,840
3	21,330	29,435	51,050	83,120
4	25,750	35,535	62,750	100,400
5	30,170	41,635	73,550	117,680
6	34,590	47,734	84,350	134,960



Medicaid



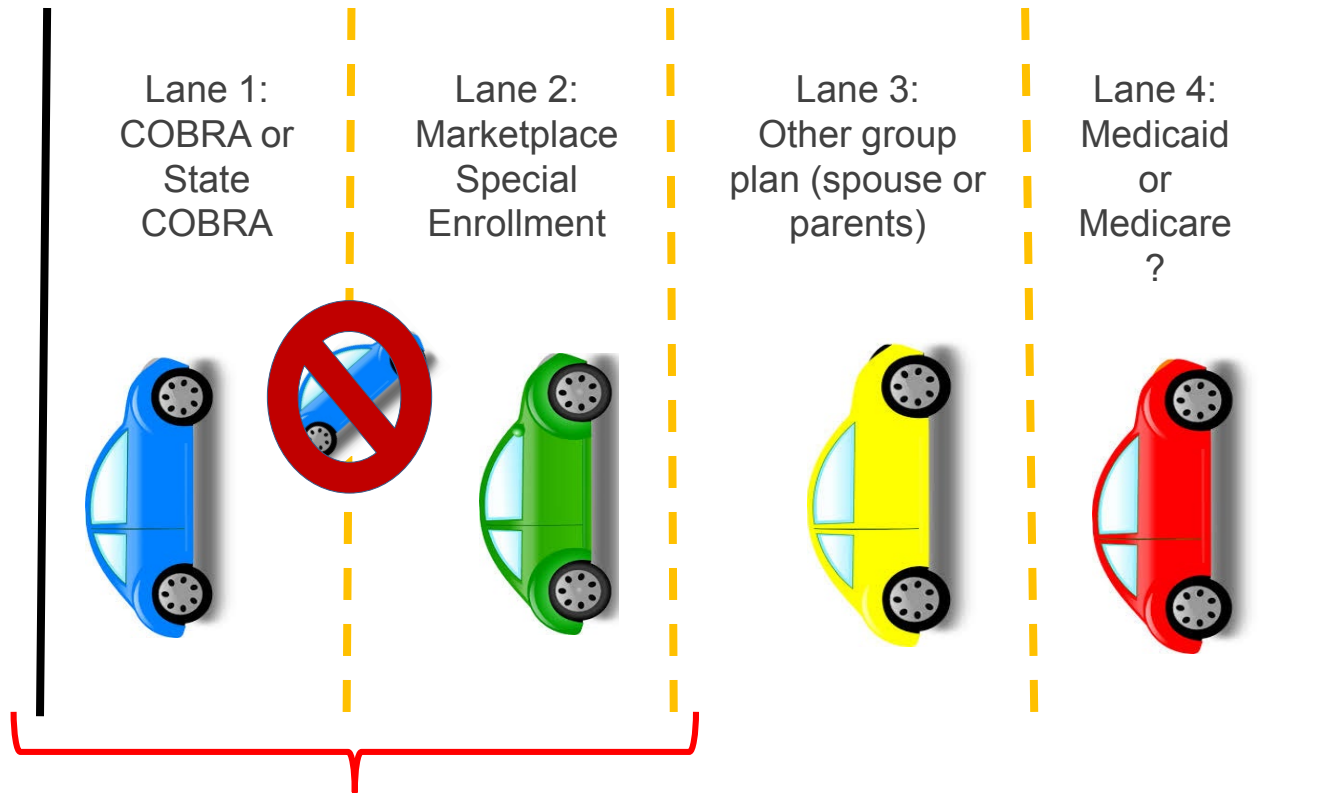
Premium Tax Credits

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FINANCIAL ASSISTANCE...THE DETAILS

- Project income for year of coverage
 - If income is more, you may have to repay financial assistance
 - If income is less, you may get a larger credit at tax time
 - Report Changes in
 - Income
 - Household size
 - Eligibility for minimum essential coverage
- ... you have 30 days to report changes to Marketplace

LIFE CHANGING EVENT



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

HOW TO ENROLL



Enrollment:

- Website: [HealthCare.gov](https://www.healthcare.gov) or [state marketplace](#)
- 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/

WHEN TO ENROLL?

- Medicaid applications accepted year round
 - 2020 Open Enrollment: Nov. 1 – Dec. 15, 2019*
 - States may vary: <https://tragecancer.org/statelaws>
 - Medicare: Oct. 15 – Dec. 7*
 - Employer Plans: Vary (usually Fall)
- *Plans are for a calendar year

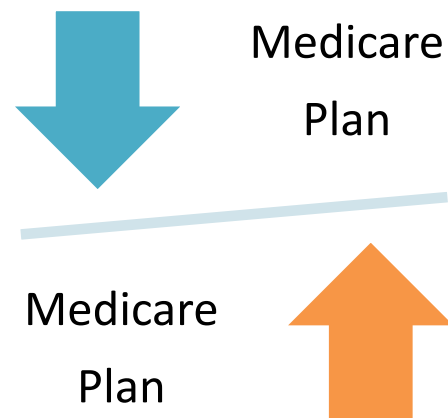
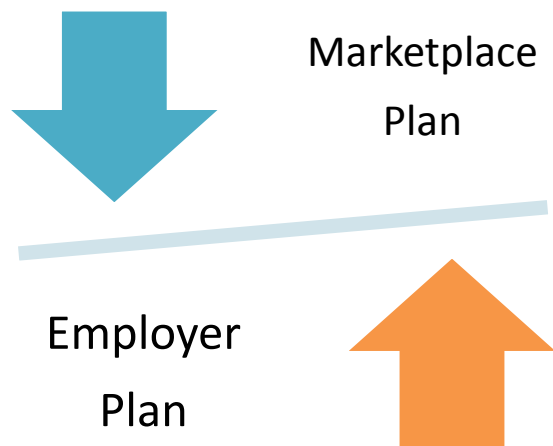
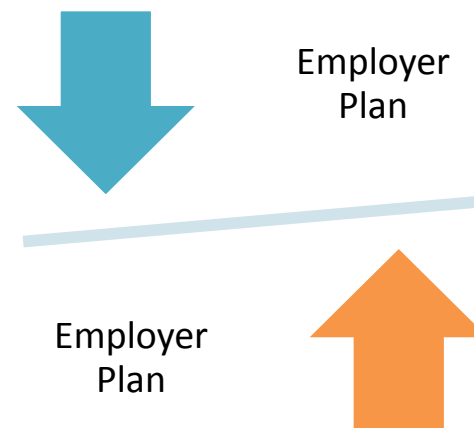
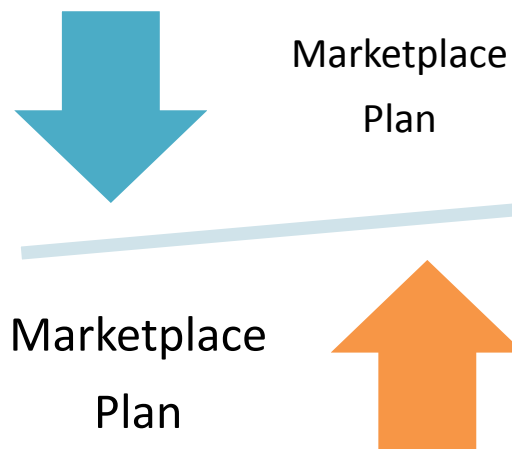
SPECIAL ENROLLMENT PERIOD

When you have a life-changing event . . .

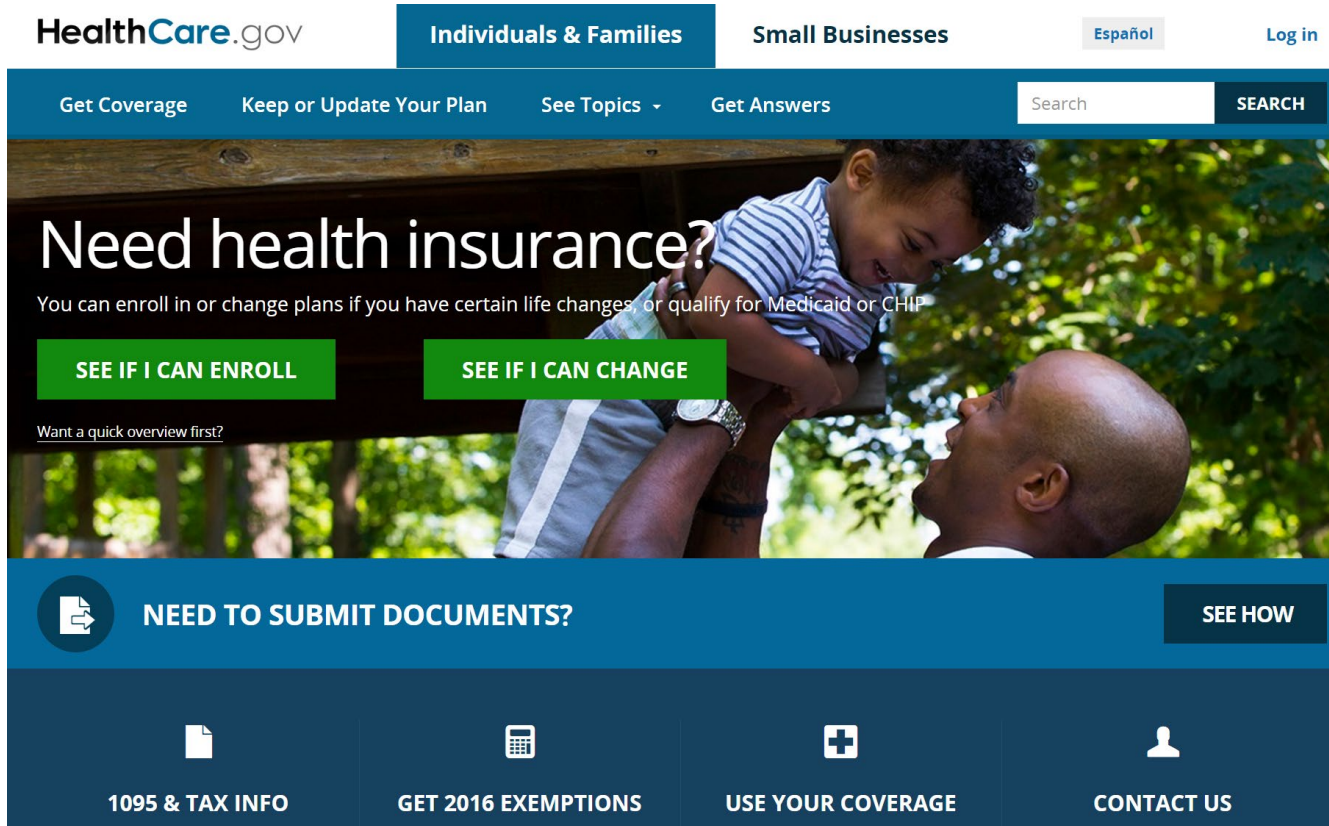
- Loss of minimum essential coverage, for example:
 - Change in full-time employment status
 - Loss of employer-sponsored insurance
 - Change in dependent status as a result of turning 26
 - COBRA ending
- Birth or adoption of a child
- Marriage, domestic partnership, divorce, legal separation
- Moving regions or states
- Gain eligible immigration status
- Release from incarceration
- Military returning from active duty

. . . you have 60 days to enroll in Marketplace plan

COMPARING PLAN OPTIONS



WHERE TO START



www.HealthCare.gov/see-plans

Sanford Health Plan · Sanford TRUE \$6,000

Bronze | HMO | Plan ID: 89364ND0090007

Estimated monthly premium

\$132.66

Was: \$256.39

Deductible

\$6,000

Individual Total

Out-of-pocket maximum

\$7,150

Individual Total

Copayments / Coinsurance

Emergency room care: 40% Coinsurance after deductible
Generic drugs: \$40
Primary doctor: \$45 Copay before deductible/40% Coinsurance after deductible
Specialist doctor: 40% Coinsurance after deductible

The Math Matters!

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

#1:

$\$132.66 \times 12 =$

$\$1,591.92$

+ OOP = \$7,150

Total = \$8741.92

#2:

$\$239.15 \times 12 = \2869.80

+ OOP = \$6,550

Total = \$9419.80

#3:

$\$391.20 \times 12 = \$4,694.4$

+ OOP = \$4000

Total = \$8,694.40

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Blue Cross Blue Shield Of North Dakota · BlueDirect 80 Silver

Silver | PPO | Plan ID: 37160ND2410014

Estimated monthly premium

\$239.15

Was: \$362.88

Deductible

\$2,600

Individual Total

Out-of-pocket maximum

\$6,550

Individual Total

Copayments / Coinsurance

Emergency room care: 20% Coinsurance after deductible
Generic drugs: 20% Coinsurance after deductible
Primary doctor: 20% Coinsurance after deductible
Specialist doctor: 20% Coinsurance after deductible

Medica · Medica Applause Gold Copay Plus

Gold | POS | Plan ID: 73751ND0080019

Estimated monthly premium

\$391.20

Was: \$514.93

Deductible

\$1,000

Individual Total

Out-of-pocket maximum

\$4,000

Individual Total

Copayments / Coinsurance

Emergency room care: \$150
Generic drugs: \$5
Primary doctor: \$30
Specialist doctor: \$30

DIFFERENCES BETWEEN PLANS?

- Cost
 - Premium, Out of Pocket, Co-Pay, 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?

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CHECKING PROVIDERS & 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 select your doctors, facilities, and prescription drugs 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, even if your selections aren't covered. *(Information on group practices will be available in the future.)*

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 enrolling to make sure your doctors and drugs are covered.

Enter ONE doctor, facility, or prescription drug at a time

SEARCH

Blue Cross Blue Shield Of North Dakota · BlueDirect 80 Silver

Silver | PPO | Plan ID: 37160ND2410014

Estimated monthly premium
\$239.15
Was: \$362.88

Deductible
\$2,600
Individual Total

Out-of-pocket maximum
\$6,550
Individual Total

Copayments / Coinsurance
Emergency room care: 20%
Coinsurance after deductible
Generic drugs: 20%
Coinsurance after deductible
Primary doctor: 20%
Coinsurance after deductible
Specialist doctor: 20%
Coinsurance after deductible

Estimated total yearly costs
\$9,436

EDIT

DOCTORS, FACILITIES & DRUGS COVERED

EDIT



MAKING THE MOST OF YOUR PLAN

- Using in-network providers
- Ask for pre-authorizations when required
- Paying attention to bills
 - Billed for what you received
 - Preventative services
- Leveraging out-of-pocket maximums
- Appealing denials

WHAT'S ON THE TABLE? EVERYTHING.

- NCI & NIH - funding reductions
- FDA - roll back
- CHIP - reauthorization
- Medicare - privatization, vouchers, increase age
- Medicaid - block grants
- ACA
 - Medicaid Expansion
 - Marketplace + financial assistance
 - Consumer Protections
 - Individual & Employer Mandate
 - 21st Century Cures Act & Prevention Fund

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TOP TAKEAWAYS

1. Can't be denied health insurance and can't be charged more because of your health condition – **for now**
2. Weigh your options carefully — when looking at plan options, the math matters!
3. Appeal denials of coverage
4. Learn more about how the ACA & other laws that impact the cancer community
 - How to Pick a Plan Webinar: <https://vimeo.com/triagecancer/pickinginsurance2018>
 - Triage Cancer Blog: <http://TriageCancer.org/blog>
 - Quick Guides & Other Resources: <http://TriageCancer.org/healthinsurance>
 - Webinars: <http://TriageCancer.org/webinars>

RESOURCES

Cancer and Careers

- Accredited Balancing Work & Cancer Webinars (Survivors and Healthcare Professionals)
www.cancerandcareers.org/en/webinars
- Accredited Educational Series for Healthcare Professionals
www.cancerandcareers.org/en/edseries
- Midwest Conference on Work & Cancer
March 23, 2018, Chicago
www.cancerandcareers.org/en/midwest
- National Conference on Work & Cancer
June 22, 2018, New York City
<http://www.cancerandcareers.org/en/community/events/conference>
- Newsfeed www.cancerandcareers.org/newsfeed
- Resume Review
www.cancerandcareers.org/resume_reviews/new

Cancer and Careers & Triage Cancer

- In-Service Trainings for Healthcare Professionals —
Navigating Cancer: Work & Insurance

TRIAGE CANCER RESOURCES

FREE CEs for Nurses & Social Workers

- Events (<http://TriageCancer.org/Events>)
 - Health Care Professional Trainings
 - Triage Cancer Conferences
- Webinar Series (<http://TriageCancer.org/Webinars>)
- Resources (<http://TriageCancer.org/Resources>)
 - Quick Guides & Checklists
 - State Resource Contact Information
 - Charts of State Laws
- CancerFinances.org

UPCOMING EVENTS

BALANCING WORK & CANCER WEBINAR SERIES

Strategies for Eating Well on the Job

December 11, 1 PM ET/ 10 AM PT

www.cancerandcareers.org/en/community/events/webinars

MIDWEST CONFERENCE ON WORK & CANCER

Friday, March 27th, 2020 Chicago, IL

<https://www.cancerandcareers.org/en/community/events/midwest-conference>

NATIONAL CONFERENCE ON WORK & CANCER

Friday, June 19th, 2020 New York, NY

<https://www.cancerandcareers.org/en/community/events/conference>

CAC WEBINAR RECORDINGS

Balancing Work & Cancer Webinars

CAREER CHANGE

<https://www.cancerandcareers.org/en/community/videos/bwc/career-change>

JOB SEARCH

<https://www.cancerandcareers.org/en/community/videos/bwc/job-search>

DISCLOSURE, PRIVACY & ONLINE BRAND

<https://www.cancerandcareers.org/en/community/videos/bwc/2019-webinar-online>

MANAGING FINANCES

<http://www.cancerandcareers.org/en/community/videos/bwc/finances>

CONTACT INFORMATION



<https://TriageCancer.org>

Monica Bryant, Esq.
mb@TriageCancer.org

Twitter
[@TriageCancer](https://twitter.com/TriageCancer)

Facebook
www.Facebook.com/TriageCancer

CEU REQUIREMENTS

If you plan on requesting continuing education credits, you **MUST** complete all of the following steps:

1. You must have registered online for today's session
2. Dial-in to the audio portion of the webinar
Please note that participants who "listen-in" on another participant's line will NOT be eligible for credit.
3. Within **2 WEEKS** of this session:
 - ✓ Complete the evaluation*
 - ✓ Complete the post-test & earn a passing grade*

***An email with links to the evaluation and post-test will be sent Thursday afternoon (11/7/2019) by 5:00 PM ET.**

****Certificates will be emailed within 4-6 weeks****