

# Announcing ICARE (Insurance Claim Advocacy and REsolution Program)

Cancer Legal Care is proud to announce ICARE, our new Insurance Claim Advocacy and REsolution program. Over the past year, insurance denials for our clients have increased by 20 percent. A pilot of this program conducted in 2019 assessed need and impact . . . and resulted in over \$500,000 of previously denied cancer treatments being covered by insurance for 13 clients.

## HOW THE ICARE PROGRAM IS HELPING RIGHT NOW:



In August 2020, our ICARE team (Rachel, a nurse-attorney, Erin, an attorney with very rare expertise in health insurance appeals, and Bill, a retired health insurance executive) was contacted by Ethan's parents. Ethan is an 11-year-old boy who had just been diagnosed with Hodgkin's lymphoma. Given COVID and his diminished lung capacity, Ethan's oncology team determined that the optimal treatment for him would be a newer type of chemotherapy vs. an older type of chemotherapy with a high risk of permanent lung damage.

About a week after Ethan's diagnosis, his health insurance company denied the use of the newer/better treatment, meaning that insurance would pay for the older chemotherapy, but Ethan's parents would have to pay out-of-pocket for the newer chemotherapy. This would mean figuring out how to pay for at least \$165,000 worth

of treatment depending on the number of rounds of chemotherapy (\$33,000 per treatment) Ethan will need.

A few days after getting this devastating news, the family contacted Cancer Legal Care and the ICARE team got to work coordinating an approach. Bill researched what other insurance companies around the country have been covering with regard to the newer chemotherapy. Rachel worked with the oncology team at the hospital, gathering supporting documentation including a letter from Ethan's physician with detailed medical information. Erin then used all of this information to support the legal arguments she was crafting in what would become the final 53-page appeal.

The appeal was sent on Tuesday, September 1.

Three days later on Friday, September 4, the insurance company notified Ethan's parents that they were reversing the denial and would cover the newer and optimal chemotherapy treatments Ethan needs.

# ICARE Program Details and Eligibility

ALL OF THE ICARE WORK WILL BE DONE AT NO CHARGE AND WITHOUT ANY INCOME ELIGIBILITY LIMITATIONS.

WHY?

## A FEW KEY REASONS:

There is no other resource to which families may turn at this time of great crisis for help beyond what their health care team may be able to do on their behalf. All of our clients in the 2019 insurance appeals pilot, and indeed Ethan's family, came to us after their health care team had exhausted their ability to help secure insurance coverage following a denial.

Erin, Bill, and Rachel put in over 60 hours of work within a week and a half to get the appeal completed. If law firms were doing this work at the average Twin Cities attorney hourly rate, this appeal work would have cost between \$21,000-\$30,000. Based on our 13 years of experience, we know two things for certain:

- One, very few families could afford this in light of cancer's growing financial toxicity. Even if they could,
  - » Do we only want to be here for families who can afford this?
  - » If so, *who could afford this* in light of job loss, and staggering insurance premiums?
  - » If so, *at what other costs?* Foreclosure, eviction, bankruptcy?
- Two, any barrier to reaching out or getting this help done more often than not becomes a non-starter for people who are at their physical, emotional, and financial breaking point. Insurance issues are right at the very top of the most stressful things our clients face.

**It makes sense to do the work that needs to be done. This is why CLC was founded, and it's what our funders and donors envision. Your generosity provides us the flexibility to create critical new programs like this. Thank you!**



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