

Rooted. Rising.

How eighteen years of foundation allowed Cancer Legal Care to deepen its reach and expand support for patients and families.



Cancer Legal Care
ADVOCATES on your CARE TEAM

2025 Annual Report

2025 Message from our Board Chair and Executive Director

Dear Friends and Supporters,

Our values of **Human Connection** and **Compassionate Advocacy** together form the North Star that guides our work and decision making. Being firmly rooted in these core values continues to provide a lifeline in weathering the uncertainty of 2025, and now 2026.

In spite of the tumult of these times, Cancer Legal Care has been a steady presence for those facing cancer in Minnesota. The steadfast commitment of our donors, funders, and volunteer attorneys has not wavered and as result neither have we. The stories and impact shared in the following pages are a testament to those who believe in **our mission to engage the law to resolve the complex challenges facing people and communities affected by cancer.**

Thank you for being part of the **community of caring** people who make Cancer Legal Care possible.



David Murphy
Board Chair,
2025-2026



Lindy Yokanovich
Founder & Executive Director

The Impact of Your Donation



93% of clients state that Cancer Legal Care was able to resolve all or most of their legal concerns.

“Thank you so much for taking the time to walk me through this process! I feel like I can breathe now.”

Impact of our work:

Free legal care reduces our clients' risk for cancer's financial toxicity.

Since 2019, Cancer Legal Care's direct legal services **have protected or recovered almost \$6,000,000 for our clients** by way of:

- Successful insurance appeals so our clients are not facing thousands of dollars in medical bills they do not rightfully owe.
- Securing a monthly income stream through Social Security disability benefits when they are no longer able to work.

Our legal care reaches all four corners of the state:

Anyone affected by any cancer (patient, survivor, or caregiver) living anywhere in the state is eligible for Cancer Legal Care's services.

To date, we have served clients in 80 of Minnesota's 87 counties. In 2025, our work reached clients living in 58 Minnesota counties.

Cancer Legal Care has provided more than \$26,000,000 in free legal services since our founding.

“Thank you for treating me like a human being. You are so patient and talked to me like a person. Thank you for your compassion.”

Scan the code to support our work.



Kelsey's Story

Cancer Legal Care's first matter involving preserving fertility while undergoing cancer treatment

Kelsey and her husband were newly married and eager to start a family when she was diagnosed with breast cancer. Not one to face anything unprepared, she quickly set off to learn as much as she possibly could about her diagnosis by attending 10 appointments in 2 days.



"I talked to literally everyone: allergists, geneticists, fertility specialists. When you're first diagnosed, you don't know how aggressive the cancer is and you're in a period where there are so many unknowns. It's so important to have the information right away!"

She learned that chemotherapy could have an adverse effect on fertility, so the question at the forefront of her mind was: **how could she treat her cancer while preserving her fertility?**

Kelsey's mom, a breast cancer survivor herself, attended many of these appointments with her. She asked the fertility specialist what they would do in Kelsey's situation, and the answer was to undergo fertility preservation procedures.

Comparing her appointment notes with her insurance policy, she confirmed that fertility preservation was covered. Much relieved and with a pre-authorization letter in hand, she went on her way to preserve her fertility and treat her cancer.

After a lumpectomy, she began three rounds of fertility preservation. After her second round, her pre-authorization was rejected. **This was startling.** She had read her insurance coverage manual, she asked questions, she was told this was covered. **Why is this treatment suddenly getting denied?**

Kelsey started asking more questions, getting both yes and no answers, which made a muddled mess. Kelsey was forced into a tight and tricky timeline: she needed to complete her final round of fertility preservation as soon as possible so she could start her cancer treatment.

With no time to spare, she underwent her final round of fertility preservation while appealing the denial of the treatment.

Then it was time for four rounds of chemotherapy and 15 rounds of radiation. While in the middle of her cancer treatment, Kelsey received a rejection letter for a fully vetted claim and was billed for her fertility preservation treatments.

She thought this was covered, why all these denials now? **Suffice it to say how stressful it was to get these bills while actively fighting cancer.**

"All I want is to find someone I can talk to for free, just to see if I even have a case!"

Kelsey and her tight-knit family sleuthed the internet, friends, and neighbors to find a resource. When her sister's colleague mentioned Cancer Legal Care's free legal services, they were thrilled.

"It seemed too good to be true – this is exactly what I asked for!"

After a bit of a nerves-induced delay, Kelsey reached out and was connected to her CLC advocates within an hour.

"It was such a relief – that yes, someone will listen to me - and it will be for free! I talked to my CLC advocate at least twice a month if not weekly. He is my new best friend!"

Cancer Legal Care had never taken on a fertility preservation case before. Luckily, Kelsey



was ready with documentation of her conversations with her providers and her insurance company.

What followed was months of going back and forth to determine why Kelsey's fertility treatments weren't covered. Kelsey's CLC advocate discovered that her insurance plan had a clause stating that fertility preservation procedures necessitated by cancer treatment were covered. Despite that clause, her claims were continually miscoded and her coverage was denied.

This wasn't the only issue. Kelsey and her CLC advocate realized that Kelsey's insurer and employer didn't understand the full situation. Kelsey had bills erased and then re-billed, was sent a policy she had never seen before, and even was improperly sent to collections despite getting a billing exception approved.

"Every time we got a negative response, I had an emotional reaction. My mom would remind me to wait and see what my CLC advocate says. My advocate had a calm, rational impact on me."

Despite the stress of the seemingly endless back and forth, Kelsey and her CLC advocate were not giving up.

Her advocate told her: "I'm not a good loser and we are going to keep fighting this. I'm mad and I'm going to do something about it."

Kelsey's CLC advocate made her feel heard and supported. He always gave her options, and she felt like she had a choice. Together, they agreed to keep going until there is no reason to go anymore.

"I had someone in my corner who knew the ins and outs of insurance policies and knew the right questions to ask. He would advocate for me to ask them. I felt like I had control over the matter."

After ten months, Kelsey's CLC advocate wrote a letter to Kelsey's employer outlining the whole situation, providing the clearest picture yet of Kelsey's situation.

That final letter did the trick. Just before Christmas, Kelsey was told by her insurance provider that they would cover everything. **Like that, her balance went to \$0.00. It was the best present she could ask for: a fresh start to bring into the new year.**

Kelsey is now cancer-free and looking ahead with hope—hopeful for the chance to start a family and embrace a healthy future without the heavy burden of medical debt.

"Knowing I have preserved my fertility gives me such relief and if I hadn't done that – hadn't tried – and gone through the pain of navigating my insurance I don't think I'd have hope for a family right now."

Thinking back to the past year and a half, so much stress, decisions, and anxiety... and on top of that, having to pay for it when it should be covered. No one knows about it until they go through something like that.

Even if this wasn't successful, I would still want to try. Cancer Legal Care is the right place to try."



Who Your Donations Served and How

Reach of our direct legal services: In 2025, we maintained our 20%+ growth in clients since 2023, working with 647 clients on 859 legal matters. Our work touched a total of 1,365 people living in households with our clients, including 282 minor children.

For the third year in a row, **Social Security issues led the way as the biggest area of legal need for our clients:**

- 34%** **Social Security** (answering questions about eligibility, preparing applications)
- 23%** **Estate Planning** (wills, health care directives, guardianship planning)
- 18%** **Insurance** (appeals of health and private disability insurance denials, fixing medical billing errors)
- 9%** **Employment** (advising on Minnesota's Earned Sick and Safe Time law, job protected leave, reasonable accommodations to return to work)
- 9%** **Other** (real estate, veteran benefits, litigation)
- 8%** **Housing & Financial** (dealing with medical debt, understanding the foreclosure process)

Helping to way find: It is hard to for a cancer patient to know where to start when facing so many new issues and questions. Understandably, Cancer Legal Care is often the first point of contact in understanding the landscape of resources available.

In 2025, we provided referrals and guiding information to an **additional 245 Minnesotans** who were looking for guidance with issues like financial assistance, food support, and tax preparation.

“ We have only been talking for 15 minutes and I already feel so much more at ease. ”

Majority of our clients are struggling financially: In 2025,

51%

51% of our clients had income under 200% of the Federal Poverty Guidelines (FPG). For a single person household, this means income less than \$31,300.

12%

12% of our clients had no income whatsoever.

78%

78% of our clients report that cancer had a moderate to profound impact on their finances.

40%

40% of clients are not confident at all in their ability to apply for SSDI without professional help.

“ Thank you so much for your support. It truly feels like someone is finally on our side, and my family and I deeply appreciate it. ”

Welcome to the Cookout

In the Fall 2024/Winter of 2025, eleven Black/African American cancer survivors lent their voices to a listening project supported by Cancer Legal Care. This project, called “The Cookout”, offered the community a chance to discuss their experiences along the cancer care continuum—their spiritual, emotional, financial, medical, and legal experiences.

During these interviews, and during our summer 2025 gathering, we discussed the strength of the informal community networks/support systems that sustain us, the healthcare systems that (sometimes) forget/ignore/confuse us, and the complex roles that legal and social services have had in the Black community.

Thanks to the American Cancer Society for funding to support The Cookout.

Commitment to The Cookout

Cancer Legal Care is committed to The Cookout— both the people who generously shared their experiences and ideas, and the ongoing actions putting those ideas to work to reduce barriers and increase access to our work. We continue to gather together, learn and laugh, and work to make the changes needed.

We are grateful to our longtime friends at the African American Breast Cancer Alliance and Breast Cancer Gaps Project for their trust and partnership as we continue to create opportunities to work together, and are delighted by our new relationships with the Flow Foundation and Making Strides Against Breast Cancer Pink Fashion Show that have grown out of the Cookout energy.

Big thanks to the wonderful women of The Cookout!



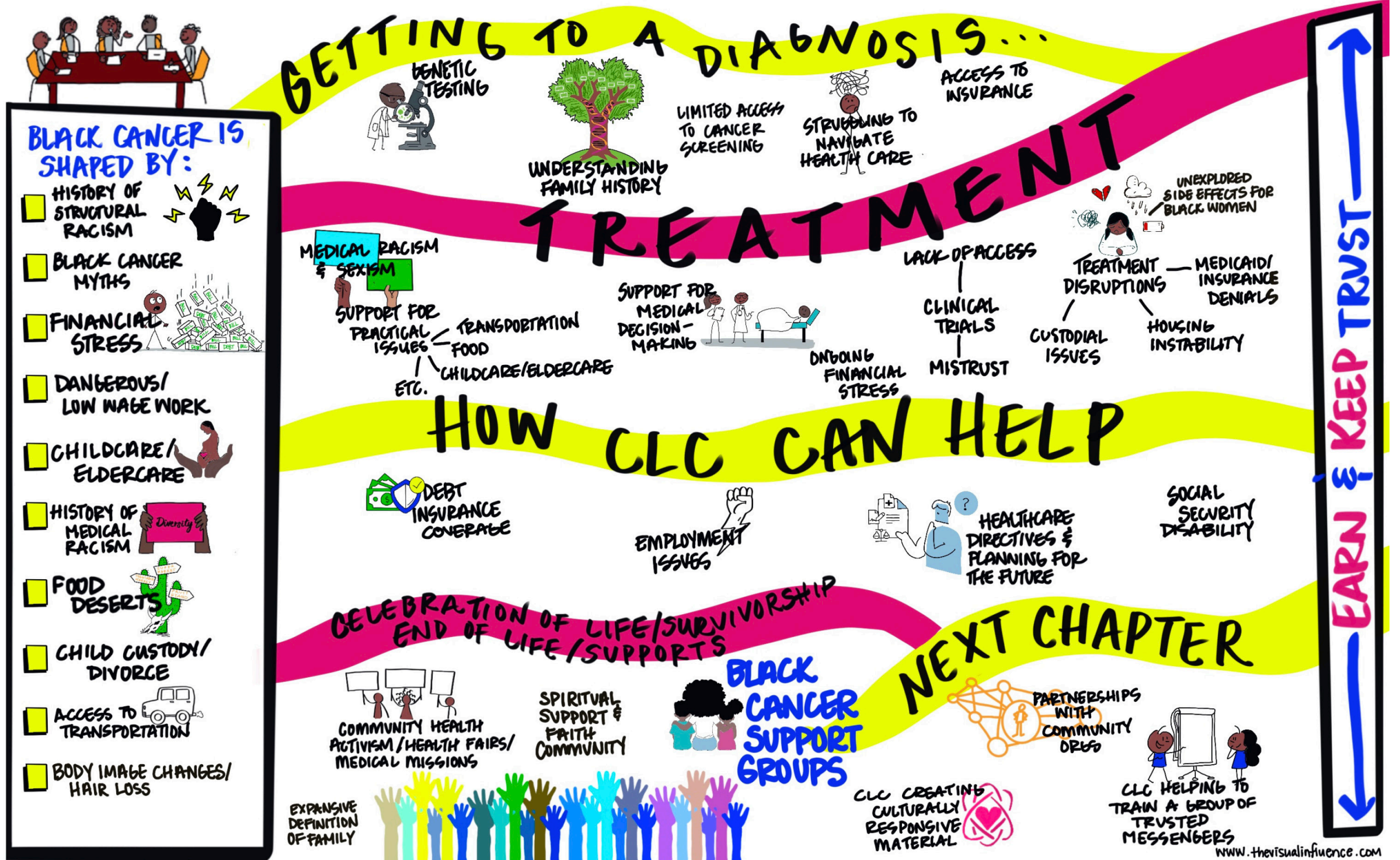
We Celebrated



We know every community will have a different "recipe" for health equity. This image represents the experiences of the women of The Cookout.

A Seat At The Table

CONVERSATIONS ABOUT MEDICAL/LEGAL OUTCOMES FOR BLACK PATIENTS



Program Overview

Insurance Claims and REsolution Program (ICARE)

Our goal with ICARE is to make a significant impact on the health and financial well-being of our clients by way of **ensuring that their insurance covers what it should**, and that hospital billing and coding errors are corrected so that **our clients are not responsible for bills that are not theirs to pay**.

“Your support means the world to me, and I truly couldn’t have done it without you.”

Our ICARE program provides services to clients on the full spectrum of assistance levels, from educating clients on the protections of the law (such as the No Surprises Act and the Minnesota Debt Fairness Act), explaining benefits and claim determinations, “coaching” clients through their own claim denial appeals (see Mark’s story to see this in action) and providing full representation and claim denial appeal and/or medical billing dispute handling.

We tackle a wide variety of claim denial and billing issues such as medical necessity, prior authorization, out-of-network, experimental and investigational procedures and medications, off-label medication use, billing coding errors, provider financial assistance, and general navigation of the interplay between medical treatment and the insurance claim process.

Our model of providing these services free of charge protects our clients’ financial stability by ensuring that they do not have to pay money to recover benefits or to keep funds that are rightfully theirs to begin with.



Read Mark’s ICARE Story on pg 14

Since the Start of ICARE

- ♥ We have closed 176 complicated insurance matters with a 94% success rate
- ♥ Protected or recovered \$4,471,875.84 in health, disability, or life insurance benefits that had initially been denied to 85 of our clients by their insurance company
- ♥ Individual client dollar amount ranges from \$150 to \$565,000
- ♥ Average recovery/protection of \$52,610.31 per client

There simply is no one else to help these clients.



Read Tom’s and Karen’s SSAAP Story on page 16

Social Security Application Assistance Program (SSAAP)

In 2025, our SSAAP Program entered its third year, and **we surpassed \$1 million in benefits recovered on behalf of our clients**. When this program started in January 2023, our work focused on completing Social Security disability benefit (either SSDI or SSI) applications on behalf of cancer patients. This work continues, reducing barriers and assisting cancer patients whose high cost of treatment and inability to work are impacting their economic security and increasing their risk for financial toxicity.

After three years we have learned a lot from our clients and how to best support them in accessing these essential financial supports. One thing we have learned is that some of our clients want to apply for benefits on their own but with the knowledge and support from a trusted guide to get them from start to finish. **This is where Cancer Legal Care can help**. In the last year CLC attorneys have guided 33 cancer patients and caregivers through the process of applying for SSDI or SSI on their own (see Tom’s and Karen’s story to see this in action).

“ I appreciate your help. It was pretty stressful. You are going through everything and you don’t know which way to turn or where to go. Thank you for helping me. ”

What does this look like? Our attorneys help to answer specific questions on the application, review letters from Social Security, provide guidance on how to complete specific forms, and **remain a reassuring presence throughout the process**. While we will continue to be here to complete applications for those clients who need full assistance, this expansion of our work is a way to support cancer patients who want to advocate for themselves in competing the application on their own during a time of much uncertainty. As one caregiver recently shared after learning they had successfully applied for benefits for a loved one on their own with the support from CLC: **“You’ve been so helpful in explaining everything to us in detail. We are so fortunate to have you as a resource, and are grateful for you, your expertise, and your willingness to help us during this very difficult time of our family’s lives.”**

Since the Start of SSAAP

- ♥ 80% success rate
- ♥ \$1,398,864 recovered



Mark's Story

Mark had been living with renal cancer for four years when his doctor recommended a new type of treatment that, frustratingly, is only available in three hospital centers across the country. Even more frustrating: none of the hospital centers are in Minnesota. Since Mark was on Medicaid, he had numerous hoops to jump through to get his out-of-state treatment approved and covered. Luckily, he had the support of his sister and while the two were very savvy in navigating Mark's issue, they kept running into obstacles.

"Everyone has a plan until they get punched in the face. I knew I needed to get legal representation for the insurance side of things. I had to come to Cancer Legal Care to get the follow through."

Finding Cancer Legal Care through a web search, Mark was able to get help with researching Medicaid's rules. His CLC attorney found Medicaid's out-of-state procedures rule that required Mark to get authorization from his physician in Minnesota.

Easy enough! Mark and his sister got authorization from his physician and sent it off to his first choice in treatment location. Mark traveled across the country to attend his first appointment, and then his Medicaid provider in Minnesota changed. Forced to start all over again at a new treatment location, he again called CLC.

His attorney recommended he make the ombudsperson for Medicaid aware of his situation and appeal for the continuity of his care. His healthcare management should be seamless across the health systems he had to utilize, and he needed this treatment to start as soon as possible.

Luckily, the new location was already a Medicaid provider, but the authorization for out-of-state treatment Mark had already received from his first physician was stuck in limbo because the Medicaid offices didn't respond in time.

Again, Mark called CLC and his attorney and advocate dove back into research to find the best next steps to make sure Mark could get his cancer treated, and soon. Shortly thereafter, Mark got a call from the Department of Human Services. His treatment would finally be approved and covered.

Mark's story is one of many instances of insurance hiccups causing delays in a patient's care. It took five months of persistent research, self-advocacy, and legal help before Mark was able to get his cancer treated. No patient should have to wait that long.

"Cancer Legal Care was as mandatory to me and my cancer as my CT scans, bloodwork, everything."

Mark's advice to other cancer patients:

“The sooner you can get the help you need, the better. The stress, the worry – cancer loves that and it will make you sicker. Cancer Legal Care is the human side of the law, and people can make all the lawyer jokes they want, but you cannot do this alone. Cancer Legal Care will give you the ability to call it like it is with your insurance company!”

Tom's and Karen's Story

Tom and his wife, Karen, came to Cancer Legal Care for help applying for early retirement benefits and Social Security disability benefits. Karen had been diagnosed with glioblastoma, and the couple knew they needed the financial support to navigate Karen's diagnosis as she was no longer able to work.

Their Cancer Legal Care attorney spent an afternoon on the phone with them, walking them through the application, faxing support documents to the Social Security Administration office, and ultimately ensuring the couple submitted Karen's Social Security disability application and her application for early retirement benefits successfully.



"I had no sense of direction with the news that my wife has a serious cancer. I was forced into a world where I didn't have any sense – computer-based applications, pursuing income support and health insurance – I just locked up and thought I would never figure this out. I got ahold of Cancer Legal Care and our CLC attorney set it all up. She took my stress from a 12 to just being able to concentrate on the cancer and on my wife."



Sadly, Karen died 111 days after her diagnosis. Cancer Legal Care was again able to help Tom; this time, ensuring that he would receive survivor benefits.

"Pretty much everything we were working on has come around and been successful. I appreciate the assistance Cancer Legal Care has given me and my wife."

Community Education & Engagement

Working with partners: In 2025, we presented at 29 community education sessions attended by 649 cancer patients, survivors, caregivers, physicians, nurses, social workers, community members, law students, and attorneys.

To date, we have given 293 community education presentations – attended by 9,062 people impacted by cancer.

We are grateful for our 2025 partners in this work:

- Minnesota Hospice
- Gilda's Club
- Allina Health
- University of Minnesota, 2025 Survivorship Conference
- Edina Senior Center
- Assisted Living Locators
- Hennepin Healthcare
- Jack's Caregiver Coalition
- International Myeloma Foundation
- Xperience Health & Wellness Services
- Living Healthy and Aging Well AM950 Radio
- HealthPartners
- A Breath of Hope Foundation
- African American Breast Cancer Alliance (AABCA)
- Breast Cancer Gaps Project
- American Cancer Society
- Myasthenia Gravis Minnesota
- American Association of University Women (AAUW), Hastings MN Branch
- Twin Cities in Motion
- Flow Foundation
- Making Strides Against Breast Cancer Pink Fashion Show

“ You provided us with more clarity and more confidence on this in 30 minutes than we could have ever figured out on our own. ”

COLLABS & LEGACY CARE Study Update

In 2024, Cancer Legal Care launched a partnership with gastrointestinal oncologist Arjun Gupta, MBBS, and researchers at the University of Minnesota on a pilot study called the COLorectal Cancer Legal Administrative Burden Support (COLLABS). This study provided cancer survivors with a “legal check up” as an integrated piece of their cancer treatment plan shortly after their diagnosis to identify and address legal issues they are facing and to educate them about legal supports available to them if issues arise in the future.

In 2025, Cancer Legal Care was proud to publish the results of the COLLABS study in the American Society of Clinical Oncology’s Journal of Clinical Oncology Practice Journal. The work from the COLLABS study reinforced how intertwined the financial and legal needs of caregivers were with their loved one undergoing treatment, and the LEGACY CARE study, emerged from that recognition.



“ Through LEGACY CARE, we have seen how much patients and caregivers value timely, practical help with issues like employment, insurance, financial assistance, and planning ahead. And just knowing someone is looking out for them and on their side.

One patient shared, **“I had some difficulties with my insurance and CLC was able to help me out,”** while a care partner said, **“I felt that I was not left out alone and I knew that I had support.”**

To me, that captures the impact of this partnership—real problem-solving, but also real peace of mind.

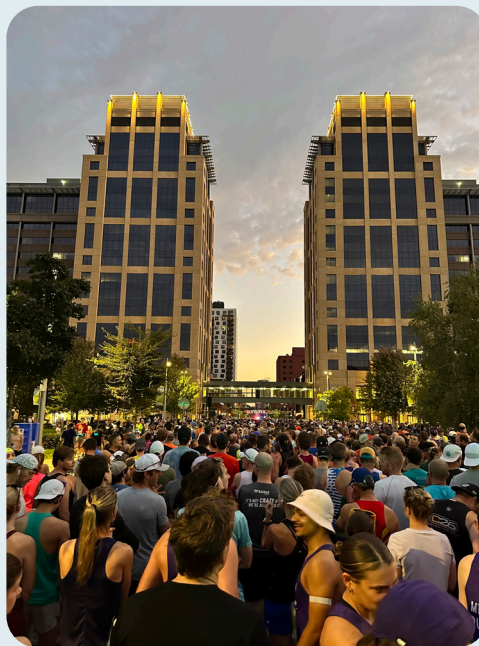
— Dr. Arjun Gupta

We are thankful to the Minnesota Colon Cancer Research Foundation for the funding which made this study possible.

Twin Cities 10 Mile

2025 marked Cancer Legal Care’s first year as a Charity Partner for Marathon Weekend hosted by Twin Cities in Motion. Our team of 40 dedicated community members, board members, donors, and volunteer attorneys ran the Medtronic Twin Cities 10 Mile in October.

Our Team CLC Runners were each asked to raise \$500 to support our mission, and they did not disappoint: they raised over \$27,000 and are back to do it again in 2026!





Volunteer Attorneys

Volunteer attorneys are critical in delivering Cancer Legal Care’s mission. For the last 18 years, these dedicated attorneys have provided pro bono legal services to **1,190** of our clients, donating **5,468** hours of time, valued at **\$2,267,143**.

- | | | | |
|--------------------|-------------------|------------------|------------------|
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Angela Rud, volunteer attorney for two years

Why do you choose to volunteer with Cancer Legal Care?

I work closely with healthcare employers and physicians in my legal practice, and I have many years of experience with advising on issues that are important to patients like leaves of absence, benefits eligibility, and separation from employment. I want to help provide advice and ensure people have a reliable legal guidance about their jobs and benefits when they are faced with a cancer diagnosis.

What do you want people to know about Cancer Legal Care?

It is a tremendous resource for our community and the people who work there are amazing: experts in their areas, committed to serving others, and genuinely nice.

Do you have a moment in this work that sticks with you?

Yes. I will always remember a conversation I had with a client’s spouse while she was at his bedside in the hospital. She thanked me after I provided some employment related advice, and she then said “we have heard nothing good and learned so many awful things in the past few weeks, but your advice and guidance is a positive in the middle of all this bad.” **That really meant a lot to me.**



Hugh Mulligan, volunteer attorney for five years and a 2025 TC 10 Mile Team Member

Why do you choose to volunteer with Cancer Legal Care?

My wife is a breast cancer survivor (cancer free for 8 years!). I vividly remember receiving explanations of benefits from our applicable health insurer with numbers that were shocking as she was going through chemotherapy. Once I came to find out about CLC’s mission, I knew I wanted to be part of an organization that helps individuals lighten the burden of fighting cancer as much as possible. Fighting cancer takes so much out of the individual who is sick as well as their caregiving team. Being able to assist families in those times is extremely important to me.

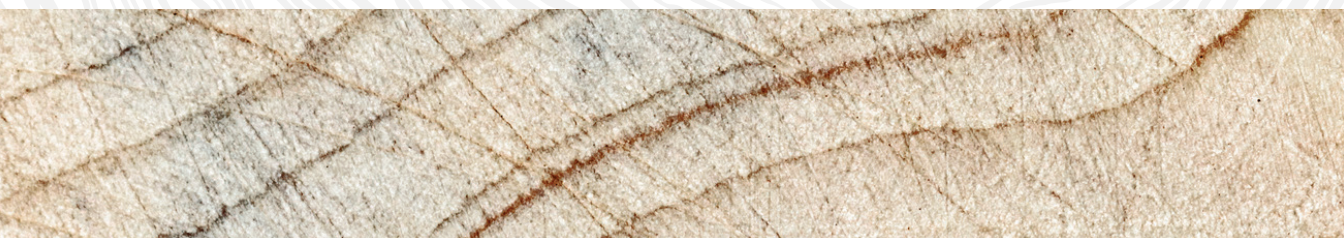
What do you want people to know about Cancer Legal Care?

I think the Care part of Cancer Legal Care is what stands out the most. I have worked with many organizations throughout my career and none of them care about the work they do and the individuals they assist as much as the team at CLC. It’s inspiring and I am grateful to be a small part of it.

Do you have a moment in this work that sticks with you?

I represented a client who was promised coverage for chemotherapy treatments only to have the rug pulled out from under her as the treatments began and was expressly told there was no refunds for the healthcare she signed up for under false pretenses. We were able to secure her a full refund, which went to treatment costs as well as a purchase of a wig given the effects chemo had begun to take on her. About a year later she sent me a selfie and told me she was cancer free. She had the beginnings of a pixie cut growing back with a big smile on her face. Along with the selfie was an expression of gratitude for the work we did. **It was as rewarding of a moment as I have had in practicing law.**

“ I have to say it was a pleasant surprise to speak to an attorney with such a nice personality. ”



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**“Thank you for being
so helpful in this sea of
chaos! It is so hard to
navigate everything”**

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**“Wow, this is just a really
incredible organization
and service. Thank you
for everything.”**

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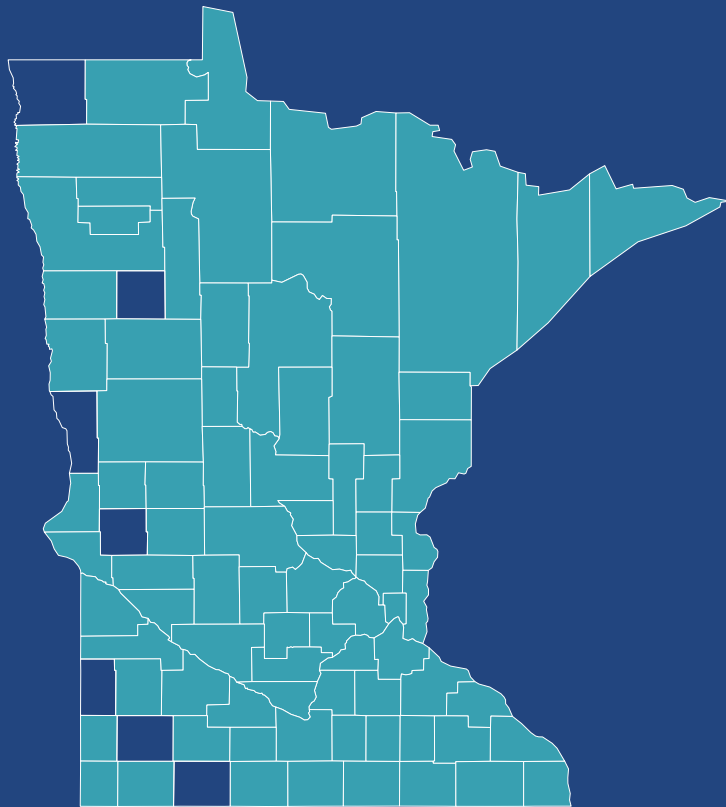
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**Cancer Legal Care has served clients living in
80 of Minnesota's 87 counties**

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Cancer Legal Care's board is made up of people from all walks of life, all of whom have both a personal and professional desire to bring legal care into the forefront of cancer care.

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Our staff use their expertise, passion and tremendous dedication to advocate on behalf of our clients.

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"It is a hard road doing this alone.

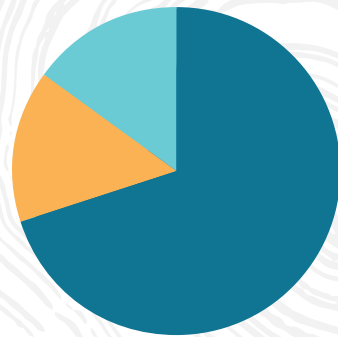
To me you are just as important

as the doctors treating me."

Financials



	2025
PUBLIC SUPPORT & REVENUE	
STATE GOVERNMENT GRANTS	\$ 394,765
FEDERAL ERC FUNDS	\$ 130,031
EARNED REVENUE	\$ 18,812
FOUNDATION GRANTS	\$ 248,750
CONTRIBUTIONS	\$ 313,366
TOTAL	\$ 1,105,724
EXPENSES	
PROGRAM SERVICES	\$ 744,141
FUNDRAISING	\$ 166,193
ADMINISTRATION	\$ 161,122
TOTAL	\$ 1,071,456
NET ASSETS	
NET ASSETS, BEGINNING	\$ 383,878
NET ASSETS, ENDING	\$ 404,662
TOTAL ASSETS	\$ 503,841
TOTAL LIABILITIES	\$ 99,179
TOTAL NET ASSETS	\$ 404,662
TOTAL LIABILITIES & NET ASSETS	\$ 503,841



2025 Percentage of Expenses
70% PROGRAM SERVICES **15%**
 FUNDRAISING
15% ADMINISTRATION

“ My Cancer Legal Care attorneys were right there when I needed them. ”



Cancer Legal Care
 ADVOCATES on your CARE TEAM



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