LRF Employment and Health Insurance session Presenter: Joanna Fawzy Morales, Esq. Cancer Rights Attorney and CEO, Triage Cancer

Employment

Be aware of employee rights under federal and state fair employment laws, leave laws, and employment policies and contracts. The federal Americans with Disabilities Act (ADA) defines disability as a “physical or mental impairment that substantially limits one or more major life activities”. Major life activities currently include “eating, breathing, speaking, walking, concentrating, thinking, sleeping and operations of major bodily functions”. ADA protections apply to all phases of the cancer journey, and include caregivers. The inclusion of caregivers is especially important when caregivers are looking for work. Disclosure rights under the ADA are reviewed, discussing pros and cons to disclosing at interview, job offer, and other employment stages.

Reasonable Accommodations available under the ADA include changes to work space, schedule, use of technology, change in employer policy, job responsibilities, or changing jobs within the company. Visit the Triage website for details on the ADA and state by state fair employment laws: http://TriageCancer.org/stateresources

For Disability Insurance options, visit http://TriageCancer.org/QuickGuide-DisabilityInsurance

Health Insurance

Health insurance in the US comes from an employer, directly from an insurance company, or by the government through Medicare, Medicaid, VA Health, or High Risk Pools.

Important to understand the terms: premium, deductible, co-payment, co-insurance/cost share, and out-of-pocket maximum.

For people purchasing insurance in the “Open Marketplace” visit www.HealthCare.gov/see-plans for choices in your area, as insurance companies often change markets by entering or leaving areas.

For more information about the US Medicare program, visit http://TriageCancer.org/Webinars to access “Medicare: An In-Depth Look, archived from September 12, 2018.

My personal take: This presenter has provided updates on changes in state and federal employment regulations and policies and health insurance changes at the last several LRF Annual Forums. I find her sessions informative and detailed, she presents material clearly and concisely, and provides follow-up on individual cases as requested. She was very helpful advising me on work issues I encountered while in treatment.