

## Checklist: Managing Work, Insurance, & Finances During Covid-19

Triage Cancer provides a number of resources to help you manage work, health insurance, and finances. We know that these are especially challenging times for members of the cancer community and it is more important than ever to understand the laws and programs that might help you. There have been many recent changes at the federal and state levels to help people manage their finances, work, and insurance. Please note that the details about these new options and protections change frequently. For the latest information about these topics, visit <https://TriageCancer.org/blog> and the resources below. Triage Cancer also offers free live webinars and webinar recordings on these topics: <https://TriageCancer.org/Webinars>.

### 1. Understand Your Workplace Rights and Options

If you have questions about your ability to get accommodations at work, take time off, or replace lost wages, it is crucial to understand these existing and new protections and benefits:

- a. Americans with Disabilities Act (ADA) & Reasonable Accommodations
- b. State Fair Employment Laws
- c. Family and Medical Leave Act (FMLA) Leave
- d. State Leave Laws
- e. New Paid Sick Leave
- f. New Paid FMLA Leave
- g. Unemployment Benefits
- h. Disability Insurance

Visit <https://TriageCancer.org/Employment> and <https://TriageCancer.org/DisabilityInsurance>

**Find state-specific information at:**

<https://TriageCancer.org/StateLaws>

<https://TriageCancer.org/StateResources>

### 2. Understand Your Health Insurance Rights and Options

If you have questions about your health insurance, are losing your employer-sponsored health insurance, or are uninsured, it is important to learn about these options:

- a. COBRA and State COBRA Laws
- b. State Health Insurance Marketplace Plans
- c. Other Group Health Plans
- d. Medicaid and Medicare
- e. Other Options

Visit <https://TriageCancer.org/HealthInsurance> and [www.CancerFinances.org](http://www.CancerFinances.org)

### 3. Understand Your Consumer Rights and Options

If you are having trouble paying your bills, it is important to contact the companies that you have accounts with and talk to them about your options. Do not just ignore your bills, as there may be options or resources to help. There may also be financial assistance programs available to help with daily living expenses, treatment expenses, and more.

- a. Talk to Companies About Your Accounts
- b. Mortgages, Leases, Credit Cards, Private Loans, and Auto Loans
- c. Student Loans
- d. Utilities
- e. Other Consumer Programs at the Federal and State Levels
- f. New Tax Deadlines
- g. Remote Execution and Notarization of Estate Planning Documents and Other Contracts
- h. Financial Assistance Resources for the Cancer Community
- i. New Financial Assistance Resources Related to Covid-19

Visit <https://TriageCancer.org/Financial>, [www.CancerFinances.org](http://www.CancerFinances.org), and <https://TriageCancer.org/blog>