



In the past several years, cancer has become an important focus for employers, for a number of reasons. Perhaps most significant is the fact that an increasing number of cancers are being identified in the workforce.

Better diagnostic testing, elimination of patient financial barriers to cancer screening, and an aging workforce all contribute to an increasing prevalence of cancer. Additionally, the obesity epidemic in the US predisposes individuals to several types of cancer, including colon, breast, prostate and uterus.

Recent successes with cancer care have shifted its status for many from a once-feared, often deadly disease to that of a chronic condition. New chemotherapy treatments, while costly, have yielded substantial clinical response for most types of cancer – and many of those available have a considerably better side effect and toxicity profile.

“The net result is that more individuals with cancer are living productive lives and remaining contributing members of the workforce,” said Ron Finch, an independent consultant with Finch & Associates, LLC.

## A GROWING FOCUS FOR EMPLOYERS

# Cancer as a Chronic Condition

### Costs of cancer

Perhaps the most important reason that cancer has become a priority focus for employers is cost.

“For the typical employer, approximately 2.4 percent of the beneficiary population is receiving active treatment for cancer, and it represents more than 10 percent of overall health care costs,” Finch noted.

Notably, the rate of growth in cancer care costs has consistently exceeded the already-high medical inflation rate for the past several years. Detailed claims analysis indicates that chemotherapy is the primary driver of the rate of increase in cancer costs; however, complications of cancer care, including avoidable hospitalizations and ED visits likely comprise the greatest share of cancer care costs.

And unfortunately, for many, cancer extracts its toll not only on physical health, but on personal financial resources as well. Based on recent survey data, about 62 percent of personal bankruptcies are medically related. Most of those are attributable to cancer as the primary diagnosis. Even more sobering is that half of those filing medical bankruptcy have insurance.

Further, cancer contributes to diminished workforce productivity due to absence, as well as reduced on-the-job performance (presenteeism) typically due to chemotherapy side effects, including cognitive impairment (“chemo brain”). This productivity loss compounds overall employer medical and pharmacy costs for cancer care.

### The employer’s role

With a growing number of individuals having cancer yet continuing to work, it is essential that employers incorporate tactics to address the unique needs of this population. Considered options include benefit design support to

ensure that cancer is effectively treated, including access to clinical trials (which may ultimately lower employer benefit costs), reasonable copays for chemotherapy agents, as well as oncology care navigation services – shown to facilitate more timely treatment and decrease overall health care costs.

From a workplace perspective, employers can ensure that reasonable job accommodations exist for individuals with cancer. While it may well be premature to anticipate an array of physical work impairments, generally these individuals may need accommodation for treatment-related fatigue that may necessitate work at a slower pace, or rest periods during the day.

Additionally, and perhaps most importantly, well-being resource support for individuals with cancer can be a tremendous source of value – from dealing with changes in home life and/or financial stress, to dealing with the psychological implications of a new diagnosis of cancer. Employee assistance programs (EAPs) can be particularly helpful in this regard.

### **What can employers do?**

Many opportunities exist for all employers to meaningfully and proactively address cancer in their workforce.

**First**, employers should promote early detection, by actively supporting and communicating their first dollar coverage for cancer screenings. Compliance rates remain low – even with first dollar coverage. Early diagnosis can result in the greatest opportunity for cure – with what is likely the most cost-effective care. To this end, it may be helpful to clarify misunderstandings among employees regarding costs of diagnosis.

**Second**, employers can encourage use of high-value cancer care practitioners. It may well be worth exploring the potential for cancer care centers of excellence as a means to guide individuals toward more effective and cost-efficient care. Incorporation of bundled pricing for common cancer diagnoses can help to align all stakeholders' interests in assuring that cancer patients receive the right care at the right time and in the right clinical venue.

**Third**, the opportunity for second opinion services for cancer diagnoses may merit consideration, particularly for patients in rural settings, where pathology skills may not correctly diagnose the type of cancer. This may lead to inappropriate and costly treatments without appreciable benefit. Many health plans have an available second opinion service as part of available offerings; a number of independent, third-party vendors can also provide this service.

**Fourth**, consider cancer care centers of excellence. But also recognize that this emotionally charged diagnosis often prompts individuals to stay close to home – and their family support. As a result, these programs may be underutilized despite their apparent value. At best, they may be able to provide a review of the diagnosis and treatment plan to affirm appropriateness.

**Lastly**, nurse oncology care coordinators can be an invaluable support to individuals with cancer – facilitating appointments, ensuring that non-clinical concerns are effectively addressed in a timely manner, and providing the navigation support that can help to overcome the sense of anxiety and helplessness that many individuals with cancer experience.

### **Helping our members implement evidence-driven benefits**

Recognizing the importance of cancer to companies, Employers Health is currently working on a project to help employers address needs surrounding cancer treatment and prevention. Through the project – known as the Cancer in the Workplace Initiative – Employers Health will assess and analyze employer member's current benefit offerings and identify gaps where the employer can implement evidence-driven recommendations for cancer treatment and prevention. These cancer recommendations come directly from a professional guide developed by the National Business Group on Health and are based on clinical guidelines, which are translated into practical, usable terms to define and structure appropriate benefits.

### **The cancer initiative is free to members. Employers Health provides project staff to conduct an assessment and make recommendations to the participating employers – adding value by doing analysis and legwork for employers.**

*Employer members interested in learning more, can contact Communications Specialist Eric Dublikar at [edublikar@employershealthco.com](mailto:edublikar@employershealthco.com).*