The Socio Economic Impact of radiation treatments on patients and their families

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Economic Impact of Cancer

Cancer is one of the world's major diseases:
• burden on patients/families
• direct and indirect financial implications for patients/ families-with long lasting effects
• a loss of family income, social isolation, family tensions and adversely effects daily functioning of the family
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Studies have shown that financial burden:

• harm the quality of cancer care
• patients concerned they'll receive lesser-quality care if they talk about their financial burden
• they remain silent

(asci.org)
Economic Impact of Cancer

The financial burden of cancer treatment has been termed Financial Toxicity.
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Medical debt is the #1 cause of personal bankruptcy in the USA:

- not to be taken lightly
- long term consequences that influence
- get credit
- finance a home or a car
Why is the cost of cancer treatment rising?

- patients are living longer - as a result are receiving more treatment, costs can build
- patients are expected to bear a larger portion of the overall cost in the form of cost sharing
Economic Impact of Cancer

Why is the cost of cancer treatment rising?

- Increasing costs for latest treatment technology
- Advanced treatment planning techniques such as IMRT and SBRT are more expensive because of the increased physician and treatment planning time involved (asco.com)
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Radiation therapy can cost $10,000-$55,000 or more—depending on the type of treatment. The median cost of a course of radiation therapy:

- **$8,600** ($7,300 to $10,300) for breast
- **$9,000** ($7,500 to $11,100) for lung
- **$18,000** ($11,300 to $25,500) for prostate

(onclive.com)
Managing the Economic Impact

3 Fx SBRT $14,000  Patient $ 135

29 Fx $20,000  Patient $ 1,275

1 Fx SBRT $ 10,000  Patient $ 0

5 Fx SBRT $ 19,000  Patient $ 135
Managing the Economic Impact

37 Fx $26,000        Patient $ 20
45 Fx $28,000        Patient $2,373
45 Fx $38,000        Patient $0
Managing the Economic Impact

- 33 Fx $8,000  Patient $ 3
- 21 Fx $17,000  Patient $15
- 15 Fx $10,000  Patient $ 270
- 21 Fx $9,500   Patient $ 716
- 30 Fx $23,000  Patient $ 825
Managing the Economic Impact

- 33 Fx breast treatment
- $33 \times $25 = $825
- The example patient had 33 treatments
- Paid $825
Economic Impact of Cancer

- 63% patients wanted to discuss costs with MD
- "conundrum": patients want to talk about cost
- don't want MD making decisions based on cost
- The financial costs of cancer are high for both the person with cancer, family and for society
- AHRQ estimates that the direct medical costs for cancer in the US in 2011 were $88.7 billion. (cancer.org)
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The breakdown of direct medical costs:

- 50% hospital outpatient or doctor office visits
- 35% inpatient hospital stays
- 11% prescription drugs

(cancer.org)
Economic Impact of Cancer

Patients will need:
- regular follow-up visits
- visit a doctor every 3 to 4 months for 2 or 3 years every 6 months to a year
- Blood tests, MRIs or CT scans
- Follow-up visits can cost from $200 to $400 (cancer.gov)
Cancer:

- 2nd most common cause of death in US
- accounts for 1 out of every 4 deaths in the US
  (wninstituteforwellness.com)
- Total cost cancer care in U.S. is more than $150 billion by 2020
  (npr.org)
Economic Impact of Cancer

- annual cost of cancer in the U.S. at $216.6 billion including direct medical costs
- all health expenditures
- indirect mortality costs
- lost productivity due to premature death

(wninstituteforwellness.com)
Economic Impact of Cancer

Medical expenses arise from:

- Doctor visits
- Lab tests
- Clinic visits for treatments
- Procedures
- Imaging tests

(patientresource.com)
Economic Impact of Cancer

- Radiation treatments
- Drug costs
- Hospital stays
- Surgery
- Home care

(patientresource.com)
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Less obvious increases in routine living expenses:

• gas, parking or traveling
• legal help and financial services
• child or elder care
• Income may be reduced
• Benefits may be reduced or lost
• Adjust to a permanently reduced income
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Patients with cancer are at risk of:

• **2.65 times more likely** to declare bankruptcy
• Younger people diagnosed experience higher bankruptcy rates than those 65 years or older
• Indebtedness is common and can be severe
• 25% were in debt because of treatment
• the average debt was **$26,860**

(Source: Health Affairs)
Economic Impact of Cancer

Patients with cancer are at risk of:

• cutting down or stop spending on food/clothing
• forgo paying bills for utilities, cable, credit cards, loans and mortgages
• draining out retirement and savings accounts
Economic Impact of Cancer

"My doctor told me to avoid any unnecessary stress, so I didn't open his bill."
Economic Impact of Cancer

Financial issues continue after treatment has ended
- Survivors are forced into early retirement
- No health insurance coverage

Difficult to find another job with:
- health
- disability
- life insurance benefits

(mdanderson.org)
Economic Impact of Cancer

- 1 in 2 men and 1 in 3 women will develop cancer in their lifetime
- Face an all-encompassing battle
- Battle’s scars-physical, emotional and financial
- can linger after treatment ends and as life returns to “normal”

(wninstituteforwellness.com)
Economic Impact of Cancer

The costs of cancer treatment impact patients:

• adherence to treatment
• employment status
• long-term financial well-being
• financial problems predict poor quality of life

(CDC.org)
Economic Impact of Cancer

• compared with people without a cancer diagnosis
• cancer survivors are less likely to work and more likely to struggle financially
• cancer-related financial problems are the strongest independent predictor of survivors’ quality of life

(CDC.org)
Economic Impact of Cancer

- 9% of patients stated they decided “to not have a recommended cancer treatment because it was too expensive“
- 25% for with an income < $40,000
- 36% small amount distress
- 19% large amount distress
(jop.ascopubs.org)
Economic Impact of Cancer

- 20% medical benefits provided less money than anticipated
- 75% constantly worry about financial issues due to cancer treatment
- 25% belonged to an HMO or Medicare
- > 40% were over 60 years old

(jop.ascopubs.org)
Economic Impact of Cancer

- 26% $0-$1,000 out of pocket
- 42% $1,000-$10,000 out of pocket
- 12% $10,000-$25,000 out of pocket
- 4% $25,000-$50,000 out of pocket
- 2% $50,000-$100,000 out of pocket
- 2% > $100,000

(jop.ascopubs.org)
Economic Impact of Cancer

• 1 in 5 adults in the US is underinsured
• number insured patients is increasing
• insured patients are paying more out of pocket due to increased cost sharing
• number underinsured cancer patients is increasing
• 75% applied for drug copayment assistance (theoncologist.org)
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• greater out-of-pocket costs
• treatment decision making made without consideration of these expenses
• 42% significant or catastrophic financial burden
• Never even start due to the catastrophic costs of cancer treatment

(theoncologist.org)
Economic Impact of Cancer

- 68% cut back on leisure activities
- 46% reduced spending on food or clothing
- 46% used savings to defray out-of-pocket expenses
- 7% of patients avoided procedures or tests

(theoncologist.org)
Economic Impact of Cancer

- 20% took less than the prescribed amount of medication
- 9% partially filled prescriptions
- 24% avoided filling prescriptions altogether
- 7% spread out chemo or clinic appointments
- 4% skipped appointments

(theoncologist.org)
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2020 costs are projected to reach at least $158 billion and be as high as $207 billion.

2010 costs were $124.6 billion:
• breast cancer $16.5 billion
• colorectal cancer $14 billion
• lymphoma $12 billion
• lung cancer $12 billion
• prostate cancer $12 billion
Economic Impact of Cancer

An Example of the impact cancer treatment has:

- Breast cancer diagnosis
- Madison, NJ
- 57 years old
- Married to firefighter
- Believes had ‘superb’ insurance
Never considered not affording treatment
- Told insurance would no longer pay
- Stopped going
- The hospital agreed
- Treatments resumed
- Patient ended up with the bills

Economic Impact of Cancer
So then, what can be done to reduce the financial toxicity of cancer treatments for patients?
Managing the Economic Impact

Become ‘patient active’- people who participate in their care, along with their health care team and loved ones, will improve the quality of their lives and may enhance the possibility of recovery.

(cancersupportcommunity.org)
Managing the Economic Impact

- Financial counselors, social workers, case managers, or patient navigators they can help or provide referrals to support services/financial resources
- Have a family member/friend help with the task of looking at bills, keeping them in one place
- Task of looking over medical bills too much of a burden ‘financial toxicity’
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- 69% of social workers see themselves as a primary resource dealing with the financial concerns
- The majority of social workers they have a significant impact in helping oncology patients
- 34% of patients report utilizing a social worker as a resource.
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- help cancer patients become more educated
  potential costs of care
- diagnosed it’s not a surprise
- doesn’t add to the stress during recovery
- financial burden can be devastating and
  negatively affect patient’s quality of life
Managing the Economic Impact

Patient navigators:
• Facilitate enrollment in health care exchange plans
• Help patients enroll in Medicaid/Medicare
• Apply for social security and disability benefits
• Aid the patient to apply for free medications
• Identify external sources help pay for treatment
(onclive.com)
Managing the Economic Impact

- National service organizations
- Local service organizations
- Housing assistance
- Travel assistance
- Medication and treatment cost assistance
- General financial information

(Cancer.net)
Managing the Economic Impact

National service organizations

• Cancer Financial Assistance Coalition (CFAC)
• CancerCare
• HealthWell Foundation
• American Cancer Society
• United Way
• National Cancer Information Center (NCIC) (Cancer.net)
Managing the Economic Impact

Local service organizations
- Catholic Charities
- Jewish Social Services
- The Lions Club
- Lutheran Social Services
- The Salvation Army

(Cancer.net)
Managing the Economic Impact

Local service organizations

• Department of Social Services
• Churches, synagogues, mosques, and lodges
• Hospitals
• Cancer Advocacy groups
• Patient Information groups

(Cancer.net)
Managing the Economic Impact

**Housing assistance**

- Healthcare Hospitality Network
- American Cancer Society’s Hope Lodge and Hotel Partners Program
- Joe’s House
- Ronald McDonald House Charities (Cancer.net)
Managing the Economic Impact

Travel assistance

• National Patient Travel Center
• Angel Airline Samaritans
• Corporate Angel Network
• American Cancer Society
  • Road to Recovery
  • Transportation Assistance
(Cancer.net)
Managing the Economic Impact

Medication and treatment cost assistance

• NeedyMeds.com
• Partnership for Prescription Alliance
• Patient Access Network Foundation
• Patient Services, Inc.
• RxHope.com
(Cancer.net)
Managing the Economic Impact
Managing the Economic Impact

General financial information

- Patient Advocate Foundation
- CancerCare
- Cancer Family Relief Fund
- LIVESTRONG
- Susan G. Komen Foundation
  (Cancer.net)
Managing the Economic Impact

General information
- Have 2nd person go to all appointments
- Take notes and ask questions
- Keep binder with all appointments/bills
- Double check bills
- Note reasons for appointment
- Ask about patient resources, social services....
Managing the Economic Impact

General information
- Find support groups
- Read literature given
- Be open to advice given
- Ask for help (don’t wait or delay asking)
- Know your caregivers and what they do
- Look Good….Feel better
Managing the Economic Impact

General information
- Start a medical reimbursement account
- Help to cover co payments
- Can minimize the financial toxicity of treatment
- Get specifics on your insurance coverage such as co payment amounts, what is covered
- Be advocate for yourself and what works for you
Patient Resources
How can we help?
“I don’t care what you say, the radiation is Not making you glow in the dark!”
References


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