

New Poll Shows Families Affected by Cancer Face Challenges Getting Health Care

May 20, 2009 – A major bipartisan study released today examines how families affected by cancer are faring in the current economic and health care environments. People facing cancer are not ambivalent about their health care and coverage. They are motivated by their diagnoses to access and maintain insurance coverage, and some sacrifice all financial security to pay for the health care they need. Themes of affordability of and access to health care cut throughout the data, posing challenges to many in the survey, particularly those diagnosed with cancer who are under age 65. Access and affordability are not abstract policy issues for these families, but weighty matters of life and death. Data from the survey reflect this particularly critical voice – families affected by cancer – in health care reform.

The American Cancer Society Cancer Action Network commissioned Lake Research Partners and American Viewpoint to conduct a survey May 1 through 11, 2009, among a nationally-representative sample of N = 1,057 adults 18 and older who say they or a member of their household has cancer or a history of cancer. The survey was administered online using Knowledge Networks' nationally representative probability-based panel. The margin of sampling error is ± 3.0 percentage points.

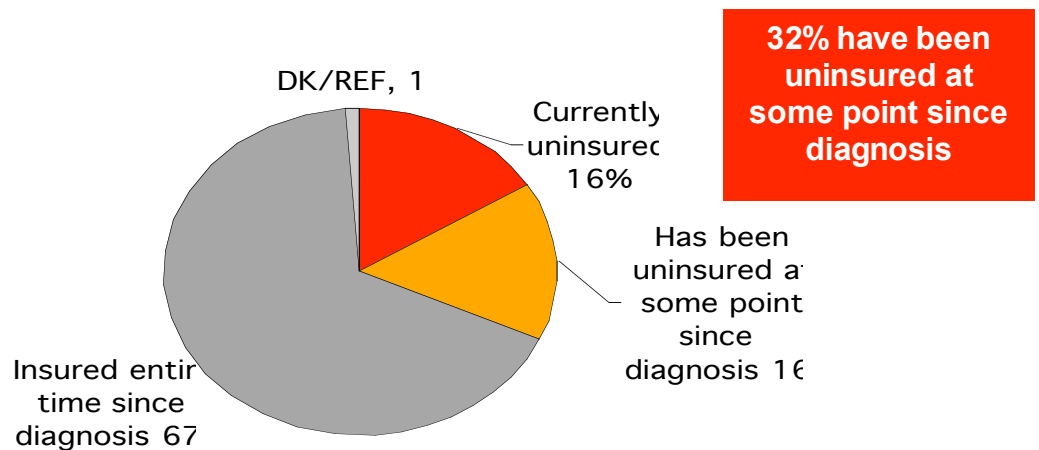
Results from the survey will be released over the next few months, beginning with the following key findings:

- One in three families with someone under 65 with cancer say that person has been uninsured at some point since their cancer diagnosis.
- Four in ten families say paying for health care costs for the person with cancer has been difficult in the past two years.
- As a result, one in four people who have had a cancer diagnosis has had to put off health care in the past year. One in three individuals under age 65 diagnosed with cancer has delayed care. Of those in active cancer treatment, nearly one quarter has put off getting a test or treatment for their cancer in the past year.
- Additionally, one in five has used up all or most of their savings because of health care costs, and one in seven has incurred thousands of dollars of medical debt.
- Of those under age 65 who have searched for an individual plan outside of their employer, 16% found and purchased an affordable plan. A majority could not find an affordable plan.
- Affordability issues span demographic groups, including those who currently have health insurance coverage, as well as those with higher household incomes.

Detailed Findings

One in three of those under 65 has been uninsured at some point since their cancer diagnosis. One-third of families (32%) with someone under age 65 who has had a cancer diagnosis say that person has been uninsured at some point since their diagnosis. Sixteen percent are currently uninsured, and another 16% have insurance now, but have not had consistent coverage since their diagnosis. (See Figure 1.)

Figure 1: Insurance Status for People Diagnosed with Cancer (Under Age 65)



Q. Right now, (are you)/(is your [RELATIONSHIP]) covered by any form of health insurance or health plan, or (do you)/(does he/she) not have health insurance at this time? Q. IF INSURED: Since (you were)/(your [RELATIONSHIP] was) first diagnosed with cancer, has there ever been a time when (you/he/she) had to go without health insurance, even if it was just for a short time?

Of all survey respondents, including those 65 and older, one in five (21%) has been uninsured at some point since their diagnosis.

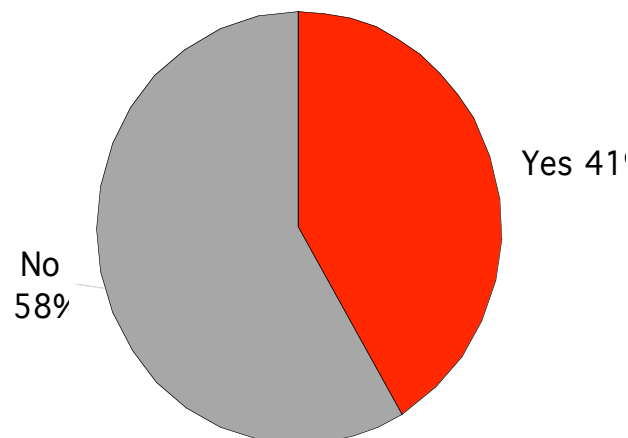
Those most likely to have been uninsured at some point since their diagnosis include women (25% vs. 16% of men), women who have had a cervical cancer diagnosis (46%), individuals with a colon/rectal diagnosis (32%), and those in families with household incomes of less than \$30,000 (31%). Latino (36%) and African-American (36%) families¹ are more likely than Caucasian families (16%) to say the person with cancer has been uninsured at some point since their diagnosis. Finally, those in the South (29%) and West (24%) are more likely to lack consistent coverage than those in the Midwest (13%) and Northeast (13%).

Four in ten have had difficulty affording health care. Four in ten families (41%) say the person diagnosed with cancer has had difficulty paying for health care-

¹ Caution small cell size

related costs in the past two years, including prescription medications (26%), medical bills (21%), co-payments (18%), and health insurance (16%). (See Figure 2.)

Figure 2: Difficulty Affording Health Care Costs in Past Two Years



Q. In the past couple years, has it been difficult (for you)/(for your [RELATIONSHIP]) to pay for any of the following? Select all that apply. Health insurance; Prescription drugs; Co-pays; Medical bills; Other health-related costs; No –none of these has been difficult to pay for.

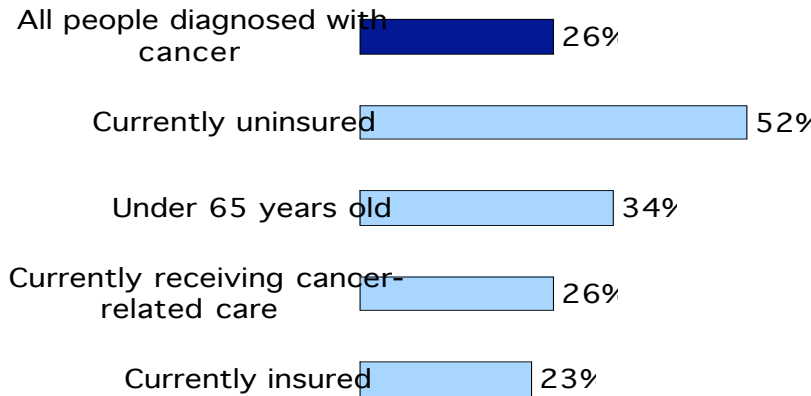
Half (52%) of families with a person under 65 who has had a cancer diagnosis say they have had difficulty paying for health care costs. Additionally, close to half (47%) of those currently receiving cancer-related care has had difficulty affording care. Women are more likely than men to have had difficulty paying for health care costs (45% vs. 36%). Two-thirds (66%) of African-American families have had difficulty affording care.

A large majority (77%) of individuals who are currently uninsured have had difficulty paying for health care costs. However, affordability issues also confront nearly one-third (31%) of adults who have had continuous health insurance coverage since their diagnosis. Additionally, more than one in three (36%) individuals with household incomes of more than \$75,000 per year has found it difficult to afford costs.

One in four has delayed health care in the last 12 months because of costs.

One in four families (26%) say the person diagnosed with cancer in their household has put off or delayed health care in the past year because of the costs involved, including 26% of those currently receiving cancer-related health care. One in three (34%) of those under 65 has delayed care because of cost. Half (52%) of those currently uninsured has put off health care, and close to one in four (23%) covered by insurance has delayed health care in the past year. (See Figure 3.)

Figure 3: Delayed Health Care in Past 12 Months Because of Costs

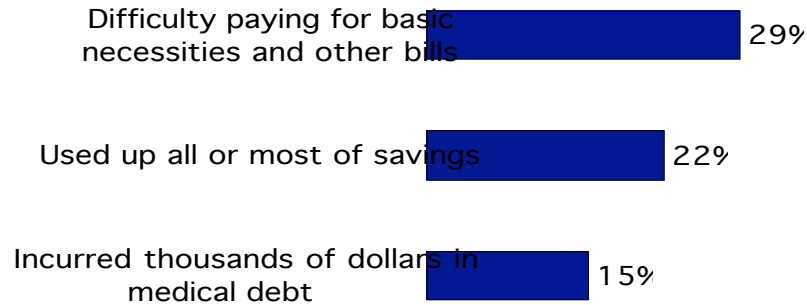


Q. (Have you)/ (Has your [RELATIONSHIP]) done any of the following because of the costs involved? % YES TO ANY: SPLIT a) Not filled a prescription medicine SPLIT b) Cut pills in half or skipped doses of medicine. c) Tried alternative medicine or therapies instead of seeing a doctor or filling a prescription. d) Delayed or put off getting health care (you/he/she) needed. e) Delayed or put off a recommended medical test or treatment for (your/his/her) cancer. f) Delayed or put off a routine cancer check-up. g) Delayed or put off a regular check-up or exam, not related to the cancer.

Of those currently in active cancer treatment², 23% have put off getting a recommended medical test or treatment for their cancer in the past 12 months.

Health care costs have significant consequences on financial security for some. Three in ten (29%) families affected by cancer have had difficulty paying for basic necessities like food and shelter (14%), or other bills (15%). One in five people with cancer (22%) has used up all or most of their savings, and one in seven (15%) has incurred thousands of dollars in medical debt. (See Figure 4.)

² Caution small cell size

Figure 4: The Costs of Cancer

Q. (Have you)/Has your [RELATIONSHIP] experienced any of the following as a result of finding it hard to afford [INSERT RESPONSE FROM Q24: health insurance, prescription drugs, co-pays and/or medical bills]? a) Used up all or most of (your/his/her) savings b) Been unable to pay for basic necessities like food, heat or housing; c) Had difficulty paying other bills; i) Incurred thousands of dollars of medical debt.

Individuals most likely to lose financial security as a result of health care costs include people with cancer under age 65 and those lacking health insurance coverage. (See Table 1.) Additionally, many individuals diagnosed with cancer in the past year and those currently receiving cancer-related care have experienced financial instability as a result of health care costs.

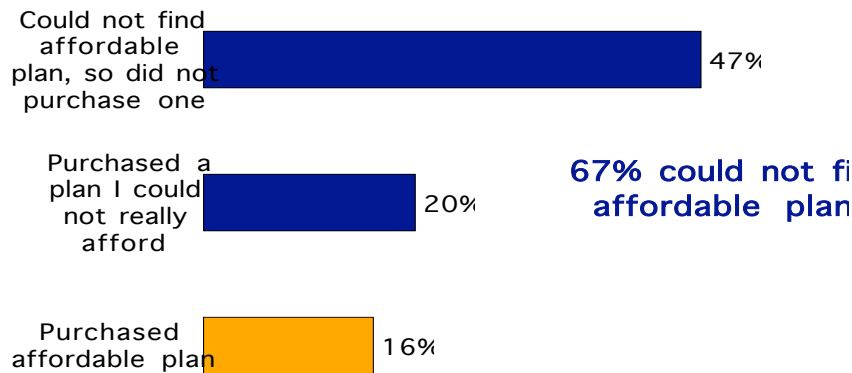
Table 1: The Costs of Cancer

Q. (Have you)/Has your [RELATIONSHIP] experienced any of the following as a result of finding it hard to afford [INSERT RESPONSE FROM Q24: health insurance, prescription drugs, co-pays and/or medical bills]?

	Difficulty paying for necessities and other bills	Used up all or most of savings	Incurred thousands of dollars in medical debt
<i>Total</i>	29%	22%	15%
Person with cancer < age 65	37%	28%	21%
65 and older	18%	14%	7%
Caucasian families	27%	19%	12%
African-American families	44%	40%	37%
Latino families	31%	30%	21%
Diagnosed in past year	30%	32%	22%
Currently receiving cancer-related care	32%	25%	16%
Currently insured	25%	18%	12%
Currently uninsured	58%	55%	39%

Many could not find an affordable insurance plan on their own. Since diagnosis, one in five (20%) of those under age 65 has tried finding health insurance coverage on their own, not through an employer. Of those, 47% say they could not find an affordable plan to purchase. Another 20% say they purchased a plan they could not really afford. One in seven (16%) found and bought an affordable insurance plan. (See Figure 5.)

**Figure 5: Affordability Outside of Employer-Sponsored Insurance
(Under Age 65)**



Q. Since (you were)/(he/she was) first diagnosed, (have you/has your [RELATIONSHIP]) ever tried finding health insurance coverage on (your/their) own? That is, not through an employer?

Q. What was the result of looking for health insurance plans on (your/their) own: ALLOW MULTIPLE RESPONSE Could not find a plan that was affordable, so didn't get one; Found and purchased a plan that (I/he/she) could not really afford; Found and purchased a plan that was affordable.

Methodology

Lake Research Partners and American Viewpoint conducted the survey May 1 - 11, 2009 among a nationally representative sample of 1,057 adults 18 and older nationwide who say they or a family member living in their household has cancer or a history of cancer. The survey was administered online using KnowledgePanel®, Knowledge Networks' probability-based panel (see www.knowledgenetworks.com/ganp). Knowledge Networks is the only Internet-based survey research company that randomly recruits participants using RDD and address-based probability sampling. Those without Internet access or hardware are provided both for participation on the panel. Panel members were screened for the presence of someone in the household with cancer or a history of cancer. Data from all responses, including those who did not qualify, were weighted to CPS benchmarks to reflect the overall US population. The margin of sampling error for the survey is ± 3.0 percentage points. The sampling error is larger for smaller subgroups within the sample.