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Cancer Treatment Costs Imperil Patients



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Cancer patients face many tough choices about their care, yet one of the most gut-wrenching may be whether to undergo high-priced treatment that could save their life but impoverish their family. To pay their medical bills, even those who are well-insured may need to cut spending -- not just on vacations and luxuries but also the necessities of life.

Like many women, Marie Cajuste was uninsured and struggling financially when she found a lump in one breast. As the *Boston Globe* tells [her story](#), she delayed seeking treatment. At the time, her job barely paid enough for her to get by, much less get health care, even though she sometimes worked double shifts. A year after she noticed the lump, her children found out and insisted that she get it checked.

After hospital staff enrolled her in Medicaid, doctors found a baseball-sized mass and diagnosed invasive breast cancer. Treatment started with chemotherapy to shrink her tumor, followed by surgery and radiation therapy. Meanwhile, her finances collapsed.

Priced Beyond Reach

According to the [National Cancer Institute](#), many drugs and biologics used to treat cancer cost over \$10,000 a month. That's just for one drug. As in Cajuste's case, patients' best shot at remission often requires multiple therapies. Her chemotherapy alone involved two or three different drugs. Moreover, cancer care often involves teams of specialists who don't come cheap.

While having insurance slashes how much patients owe for their care, cost-sharing hits many with bills that leave them reeling. At the same time, patients may have to quit working or put in fewer hours, creating a

perfect financial storm. Cajuste had to quit her job at a nursing home because chemotherapy had weakened her immune system, and she needed to minimize germ exposure.

The unpredictable costs of cancer care, often aggravated by loss of income, can devastate patients and their families. In a [study of 9.5 million](#) cancer survivors age 50 or older, roughly 42% had exhausted their life savings and all their other assets just two years after diagnosis. [Other research](#) found that people with cancer are 2.65 times more likely than those without it to go bankrupt.

Poisonous Prices

Oncologists have grown increasingly concerned that high prices will keep patients from the care they need and will heighten the already hefty stress of having cancer. The situation has grown so dire that doctors coined a name for it: “[financial toxicity](#).”

“Out-of-pocket expenses related to treatment are akin to physical toxicity, in that costs can diminish quality of life and impede delivery of the highest quality care,” wrote physicians S. Yousuf Zafar and Amy P. Abernethy [in the journal *Oncology*](#).

Even in France, which provides universal health care that pays many but not all medical bills, [financial distress](#) plagues about 1 in 2 patients who have advanced cancer. With that distress comes poorer quality of life, more anxiety and greater rates of depression.

Ironically, patients might survive cancer only to succumb to the costs of treating it. In a [2016 study](#), cancer patients who filed for bankruptcy had a

1.8 times greater risk of death than those who did not.

How Costs Clash With Care

Even for patients who survive, prices beyond their reach stymie efforts to rein in their cancer. [A research team](#) estimated that over 2 million (8%) cancer survivors had to forgo one or more needed medical services due to the cost.

To make ends meet, some patients [cut corners](#) on their care. They take less medicine than prescribed, partially fill their prescriptions or not even fill them at all. They skip procedures or tests. Some go longer between chemotherapy or clinic appointments than their doctors recommend.

Financial hardships might jeopardize their health in other ways, too. For example, some patients cut back on social activities to save money when they need support from family and friends. [Lack of adequate food, shelter and utilities](#) may hamper healing. Cajuste lost her home when her landlord took her to court over unpaid rent. Fortunately, her sister took her in temporarily.

Tough Conversations

Embarrassed about her plight, Cajuste hid her money woes from doctors. Eventually, she told her care navigator about her financial stress, thinking that might explain her high blood pressure.

Most cancer patients [want to know](#) about costs but have never had a health care professional broach the topic. However, the [American Society of Clinical Oncology](#) has deemed discussing costs with patients is crucial to providing quality care.

By offering financial counseling, treatment centers can help patients and their families make the best decisions possible. Transparent pricing might empower patients and their doctors to decide whether a treatment's likely benefits warrant its cost. Most helpful would be estimates of patients' out-of-pocket costs.

Further information might come from the use of real-world data, encouraged by the [21st Century Cures Act](#). Knowing which drugs work best in real life in regard to how much they cost could help patients do more than live longer with clear scans. It could help them thrive and enjoy life after cancer.

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