



Cancer is a Long Game

What's Your Strategy?

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AUTHORS



Dr. Shealynn Buck, MD

Senior Vice President
Chief Medical Officer
sbuck@lockton.com



Kelly Fogg

Senior Vice President
Precision Health Practice Leader
kfogg@lockton.com

“What can we do about cancer?” This is a question asked by almost every employer our clinical team has met with this year.

CANCER IS A WELL-KNOWN COST DRIVER IN HEALTH PLANS.

Lockton’s internal data confirms that:

- Cancer is the number-two diagnosis category driving overall plan spend, but the number-one category for high-cost claimants (HCC>\$100K).
- The cancer diagnosis category has seen an 11% year-over-year increase in self-funded employer plan spend.
- 61% of cancer spend is attributed to HCC >\$100K.
- 86% of total spend for members with cancer is medical claims.
- 14% of total spend for members with cancer is pharmacy claims.

Diving deeper into the cancer conversation, employers say it’s about more than just health plan costs. It’s also about how cancer affects their people’s lives, how to prevent and detect cancer early and how to support employees who have survived cancer. Since working-age adults represent more than 7 in 10 cancer diagnoses made in the U.S. according to the nonprofit [Cancer and Careers](#), it’s no wonder that cancer’s impact on the American workforce and employers has taken center stage.




Plus, more Americans are surviving cancer, and they want to continue working. By 2032, it is estimated that 22.5 million Americans will be cancer survivors, which will be a 24% increase from the present day, according to the National Cancer Institute's Division of Cancer Control and Population Sciences. This means employers must consider the long game for their cancer strategy.

As almost half of the U.S. population receives employer-sponsored health insurance, the challenge for employers is implementing a comprehensive strategy that provides access to high-value cancer care, mitigates financial risks and improves outcomes for their employees today and evolves into the future.

Managing costs associated with cancer treatment requires close monitoring of the care spend, strategic partnerships, utilization management and employee education on cost-effective care options. Costs notwithstanding, most employers understand the real-world implications of cancer on their employees' ability to work, their families and their quality of life, as well as their mental health and wellbeing. To address this, employers are looking to implement engaging solutions and practical ways to connect the dots across their benefits and health plan to provide a supportive, seamless experience for employees navigating a cancer journey.





Nothing can prepare someone for hearing “you have cancer,” but member-centric guidelines outlined by the National Comprehensive Cancer Network® offer an instructive approach for promoting high-quality cancer care. These are:

- Strive to deliver the highest-quality, highest-value care to plan members and their families.
- Emphasize patient-centered care, designed to exceed the expectations of plan members.
- Promote the most appropriate, value-based use of healthcare resources.
- Encourage the selection of care providers with proven, high-quality care.
- Endeavor to minimize the complexities and barriers to accessing high-quality care.
- Empower plan members to become more engaged in improving their health.

A cancer journey can span many years from diagnosis to survivorship, so an effective strategy employs a holistic approach. Support mechanisms that assist employees with care navigation as well as emotional and behavioral health services are critical—as are tools and resources to facilitate second medical opinions and access to Centers of Excellence for complex cases.

The angst of a cancer diagnosis could lead to feelings of job vulnerability for impacted employees, so it’s important that employers provide support and flexible scheduling around treatment schedules and recovery periods. Supporting employees as they transition into remission and manage long-term survivorship should also be a focus to assist employees in returning to work post-treatment.

Cancer is a long game – one that’s longitudinal, not episodic. By implementing a comprehensive cancer strategy, employers can effectively support their employees throughout their journey while managing healthcare costs and maintaining a productive workforce.

This is the first in a series of editorials and viewpoints that Lockton will offer to assist employers with their cancer strategies.



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