

WHEN CANCER COST-SHARING TURNS TOXIC.

Are insurers' cost-shifting policies pricing cancer patients out of care?



\$4,800

The average amount that an insured cancer patient pays out of pocket per year is \$4,800



50% \$\$\$\$\$\$\$\$\$\$

of Medicare beneficiaries with cancer spend **more than 10%** of their income on out-of-pocket health care costs.



28% \$\$\$\$\$\$\$\$\$\$

spend **more than 20%**.



Between 1999 and 2013, patients' share of premiums has **increased by 196%**. Deductibles have almost doubled.



2.65x

Cancer patients were **2.65 times more** likely to go bankrupt than people without cancer.



70%

Patients with higher co-payments (**\$53 or more**) were **70% more** likely to discontinue therapy in the first six months of treatment.

When cost-sharing turns toxic, patients may fall into nonadherence—spacing out chemotherapy appointments, delaying care, declining diagnostic procedures, and replacing prescription therapies with over-the-counter medications.