

Treatment costs can be another blow to cancer patients

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(HealthDay)—The emotional and physical costs of cancer can be

staggering. But the financial side of cancer is also a great burden, with many patients in the United States struggling to pay for treatment, new research reveals.

"The current health law has greatly improved access to meaningful health coverage for cancer [patients](#), survivors and all those with chronic diseases," Chris Hansen, president of the American Cancer Society Cancer Action Network, said in a network news release.

"Yet costs remain a challenge for those facing cancer. Our country and our lawmakers should come together to find bipartisan solutions that begin to address patient costs without sacrificing the quality of coverage," he urged.

Researchers surveyed financial navigators at 11 hospitals in nine states. Financial navigators—typically trained social workers or nurses—help cancer patients review their coverage options and get treatment.

While access to [health insurance](#) has improved under the Affordable Care Act, also known as Obamacare, expenses such as deductibles, co-pays and co-insurance pose significant financial challenges for many [cancer patients](#), according to the report.

The report said that out-of-pocket caps of more than \$7,000 for an individual or \$14,000 for a family protect against catastrophic expenses, but many patients have trouble paying those amounts in a short period of time.

Patients and financial navigators also often have difficulty determining the cost of a procedure ahead of time, the report said.

Navigators told the researchers that even though most [cancer](#) treatment is now covered by insurers, patients often have medical management

requirements. These can include prior authorizations or step-therapy, where a patient must take a less-expensive medication before receiving a more expensive one.

This places an additional burden on patients as they try to get timely and effective treatment, the authors of the report explained.

The report was a joint effort by the American Cancer Society Cancer Action Network and the Georgetown University Center on Health Insurance Reforms.

More information: The U.S. National Cancer Institute has more on [cancer treatment](#).

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