

# High deductibles may threaten breast cancer patients' survival

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(HealthDay)—Even when women have health insurance, high

deductibles may delay them from having breast cancer diagnosed and treated, researchers say.

In a study of more than 3 million U.S. women with health [insurance](#), the researchers found that those in plans with high deductibles waited several months more for a breast [cancer](#) diagnosis or treatment, versus women in low-deductible plans.

A deductible is the amount you must pay for a covered health service before insurance coverage kicks in. So if a plan has a \$1,000 deductible, you have to pay the first \$1,000 of covered services.

In this study, high deductibles appeared to be an obstacle for women regardless of their income.

Among poor women, those in high-deductible plans waited an average of almost seven months longer for an early breast cancer to be diagnosed. For higher-income women, the average delay was five months, the findings showed.

And once diagnosed, women in high-deductible plans waited longer to start chemotherapy: an average of almost nine months among lower-income women, and nearly six months among higher-income women.

Experts said the findings illustrate a stark fact: For many Americans, health insurance lets them down when they fall seriously ill.

"This is one of a series of studies showing what happens when a patient has high upfront costs that probably come all at once," said Jennifer Singleterry, a senior policy analyst with the American Cancer Society.

"It raises real concerns about the increasingly high deductibles we're seeing," said Singleterry, who was not involved in the study.

It's not fully clear why women with high deductibles faced delays.

Some women, Singleterry said, may have put off care until later in the year, when they were closer to satisfying the deductible.

"Others may have been trying to negotiate with their insurance company, or trying to 'shop around' for lower prices for their care," she added.

In the United States, 46 percent of adults younger than 65 have a high-deductible insurance plan, according to the study authors. That means they pay between \$1,000 and \$7,000 a year for most [medical care](#), except certain preventive services.

So a woman can get a free mammogram to screen for breast cancer. But if the result is positive, she may face big costs for further tests to confirm it's cancer—and then, possibly, for treatment.

Frank Wharam, an associate professor at Harvard Medical School, led the study.

"We were somewhat surprised that both low-income and high-income women faced delays," Wharam said. "This seems to be common across demographics."

Singleterry said that on one hand, that finding is unexpected. On the other hand, she said, "most of these women are not millionaires."

And research has shown that many Americans can't cover a \$400 medical emergency, she noted.

The findings were published March 4 in *Health Affairs*. They are based on insurance records for U.S. women who had health coverage between 2004 and 2014. Some were switched to a high-deductible plan (\$1,000

or more) by their employers; some maintained low deductibles (\$500 or less).

The researchers zeroed in on more than 54,000 lower-income women and nearly 77,000 higher-income women in plans with high deductibles. Women in the former group lived in neighborhoods with a median income of \$34,000; in the latter group, that figure was \$92,000.

Overall, both groups faced longer wait times for [breast cancer](#) diagnosis and treatment, versus [women](#) with low deductibles.

But a critical question remains, Wharam said: "Do these delays ultimately lead to worse outcomes? It's not 100-percent clear. That's what we're studying now."

Still, Wharam said, delays related to money "ideally shouldn't happen."

Policy changes could help, he said. For example, mandates could make diagnostic mammograms "zero dollars," like screening mammograms are.

For now, Singleterry pointed to some resources for patients. Some medical centers, she said, employ patient navigators, who can help people manage the maze that is the U.S. health care system.

The cancer society also has a hotline (800-227-2345) that people can call for help with [health insurance](#) issues or finding financial assistance.

More broadly, Wharam said, people should understand the basics of their insurance coverage. If they're in a high-deductible plan, he said, they might look into the possibility of a health savings account. These accounts allow people to set aside untaxed dollars for [health](#) care expenses.

**More information:** J. Frank Wharam, M.B., M.P.H., associate professor, health policy and insurance research, Harvard Medical School, Boston; Jennifer Singleterry, M.A., senior policy analyst, American Cancer Society Cancer Action Network, Washington, D.C.; March 2019, *Health Affairs*.

The American Cancer Society has a guide on [understanding health insurance](#).

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