

Young women with breast cancer may face financial hardship after diagnosis

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Young women with breast cancer experienced substantial financial difficulties in the wake of a breast cancer diagnosis, even if they had stable jobs with insurance benefits.

The study is published in *Cancer Epidemiology, Biomarkers & Prevention*, a journal of the American Association for Cancer Research, by Florence K.L. Tangka, Ph.D., MS, a health economist in the Division of Cancer Prevention and Control at the Centers for Disease Control and Prevention (CDC) in Atlanta.

The majority of [young women](#) treated for breast cancer are in the early stages of building their careers and raising families, so the burden of a cancer diagnosis can be significant.

In this study, researchers identified women between the ages of 18 and 39 who had received a breast cancer diagnosis from January 2013 to December 2014, drawing from state cancer registries in California, Florida, Georgia, and North Carolina. They chose these states because they had relatively large numbers of young breast cancer patients across all major racial/ethnic groups, Tangka said.

The researchers developed a survey with questions on insurance status, including changes in coverage; out-of-pocket costs related to their [cancer care](#); [employment status](#) and benefits such as [sick leave](#) and scheduling flexibility; and access to treatment and quality of care. In total, 830 women completed the survey.

Almost half the women—47 percent—experienced financial decline due to costs related to their cancer care. Some key findings on their employment and financial status:

- The study found that 27.7 percent of the women had spent less than \$500 on out-of-pocket costs; 27.9 percent had spent \$500-\$2,000; 18.7 percent had spent \$2,001-\$5,000; and 17 percent had spent \$5,001-\$10,000.
- In order to pay these out-of-pocket costs, 81.5 percent of the women used personal funds; 22.9 percent borrowed from family or friends; 22.7 percent left some medical bills unpaid; 21.7 percent increased credit card debt; and 18.2 percent postponed paying bills.
- Women without a college degree were more likely to experience financial decline. White women were the least likely to experience financial problems, although the differences in other racial/ethnic groups were not statistically significant.
- Women diagnosed at stage 3 or stage 4 were the most likely to experience financial decline.
- Many women reported that their cancer diagnosis affected their jobs, with 40.4 percent saying their job performance had suffered; 12.2 percent saying they had quit their jobs; and 7.5 percent saying they had lost their jobs. Also, 23.5 percent of the women said they had avoided changing jobs in order to keep their health insurance.
- Fifty-five percent of the women took paid time off during their breast cancer treatment, and 47.3 percent took unpaid time off.

Tangka said the results of the study indicate that many women who are diagnosed with [breast cancer](#) in the early years of their careers try to maintain their jobs in order to keep their health insurance coverage, and despite having insurance coverage, they may still experience financial challenges through the course of treatment.

Tangka added that while employment benefits varied, programs like paid sick leave, flexible scheduling, disability leave, and telecommuting often helped women maintain their employment status. She said future research could examine additional employment modifications, such as increasing part-time options.

Tangka added that a greater understanding of the costs of cancer care could help inform some women's treatment decisions.

"A lot of women don't have a good sense of how much a cancer diagnosis will cost, including out-of-pocket costs," she said. "We feel that if they have cost information, they can develop better financial plans to cover their treatment expenses."

She said the study data could serve as a reminder to clinicians that financial concerns can be considered when discussing treatment.

"Even though patients and physicians understand the importance of having discussions about the economic burden of cancer, such conversations seldom occur," Tangka said. "Cancer patients may not have choices in all aspects of [cancer](#) care, but if they have information on the duration of treatment and how much they need to pay out of pocket, they can plan better."

Tangka noted that because the study included data from four states, the results may not be generalizable nationwide. Also, she said economically disadvantaged or sicker [women](#) may have been less likely to respond to the survey.

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More information: *Cancer Epidemiology, Biomarkers & Prevention*

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