

Financial burdens exacerbated by COVID-19 affect health outcomes in blood or marrow transplant survivors

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A new study led by researchers at the University of Alabama at Birmingham reports that, during the COVID-19 pandemic, blood or

marrow transplant survivors faced higher out-of-pocket medical costs compared to siblings and increased overall financial burden. The findings, published in the *Journal of Clinical Oncology*, suggest these financial issues jeopardized their health care and could contribute to worse health outcomes for BMT survivors.

"Cancer patients, including BMT patients, carry a high [financial burden](#) that resulted in choices that could negatively affect their health," said Smita Bhatia, M.D., director of the UAB Institute for Cancer Outcomes and Survivorship in the UAB Marnix E. Heersink School of Medicine, and lead author of the study.

"Most health insurance plans in the United States do not cover all [health care](#)-related expenses, resulting in out-of-pocket costs incurred by an individual that the health insurance plans do not reimburse, including deductibles, coinsurance and copayments for covered expenses, plus costs for uncovered services. This is exacerbated in BMT survivors, particularly during the COVID-19 pandemic."

The study included 2,370 BMT survivors and 750 siblings who completed the BMT Survivor Study survey during the COVID-19 pandemic. Survivors had received BMT at UAB, City of Hope and the University of Minnesota between 1974 and 2014.

The survivors, who were followed for a median of nearly 15 years after BMT, were three times more likely to have high out-of-pocket [medical costs](#) as compared to siblings, which indicates they were underinsured. The underinsured BMT survivors were younger, had lower pre-pandemic socioeconomic status, had higher unemployment during the pandemic, had multiple comorbidities, and were more likely to undergo hospitalization during the pandemic.

"Of particular importance, the survey revealed that underinsured BMT

survivors were more likely to report they were unable to pay for basics such as food, heat or rent, to defer [medical care](#), to not fill a prescription and/or take smaller doses of prescribed medications, to borrow money, and to think about filing for bankruptcy," Bhatia said.

Bhatia says the findings provide insights into how high out-of-pocket medical costs and financial burden influence patients' approaches to their medical care and decision-making. The study identifies the unique and most commonly endorsed issues related to financial burden in cancer survivors with high out-of-pocket medical costs and underscores the need to improve financial support systems so that the BMT survivors can maintain access to quality medical care. The behaviors adopted by BMT survivors in response to financial burden during the pandemic may have detrimental impacts on their survivorship care and survival.

"BMT survivors represent a population with preexisting [health conditions](#), and the associated financial burden is largely unrecognized by policymakers, service providers and society in general," said Wendy Landier, Ph.D., professor in the Department of Pediatrics at UAB and Children's of Alabama and a study co-author.

"Efforts to ensure the systematic assessment of survivors' financial concerns may become increasingly important, and health systems should encourage ongoing communication between clinicians and patients about the financial consequences of their care."

"Future efforts to address the financial burden of BMT survivors should investigate the efficacy of incorporating financial discussions within survivorship clinics and/or care plans and focus on developing programs that involve financial support services, patient navigators and/or social work," Bhatia said.

"Policies aimed at reducing financial burden in BMT survivors, such as

limits on patient [out-of-pocket costs](#) and expanding access to patient assistance programs, may mitigate the negative health consequences."

More information: Smita Bhatia et al, Financial Burden in Blood or Marrow Transplantation Survivors During the COVID-19 Pandemic: A BMTSS Report, *Journal of Clinical Oncology* (2022). [DOI: 10.1200/JCO.22.00461](#)

Provided by University of Alabama at Birmingham

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