

New study shows 1 in 10 cancer patients are spending \$10,000 in out-of-pocket health care costs in Australia

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The financial burden of health care in Australia can be high, particularly for people diagnosed with cancer. A [new study](#) from the Daffodil Centre has shown one in ten people with cancer in NSW spends more than \$10,000 on health care in the first year following diagnosis.

Analysis of data from the 45 and Up Study showed that more than half of those diagnosed with cancer within the previous 2 years had out-of-pocket costs higher than \$1000, and almost one in ten had costs higher than \$10,000.

"We know high out-of-pocket health care costs can increase financial strain, which raises equity concerns for people with limited financial resources," explains David Goldsbury, Statistician and lead author of the study. "Our findings highlight many concerning trends with cost-of-living pressures putting a strain on all Australians, especially people with cancer at such a vulnerable time."

Mr. Goldsbury says that the cost burden was spread across multiple services including [diagnostic tests](#), doctor's fees, medicines, hospital fees and costs incurred accessing health care.

Michelle Bass, Manager of Client Experience at Cancer Council NSW explains that in the 2023 Financial Year, Cancer Council's Financial Support Services saw a 29% rise in demand of people with cancer seeking support, with the demand continuing into the 2024 Financial Year. He says, "The financial cost of cancer is significant, impacting both [cancer patients](#) and their caregivers who often have to face significant out-of-pocket expenses, and income loss from an inability to work. In both FY 23 and FY 24 we have supported over 3,000 patients or caregivers to access to our financial support services and expect this demand to continue."

Margie Ely knows all too well about the reality of the financial impacts

of a cancer diagnosis, after being diagnosed with stage 3 breast cancer in 2022. Margie says, "As a cancer patient, you always have to go through hospital appointments, so I had to take a lot of sick leave."

Ms. Ely explains, "It intimidated my previous company and I was demoted to a lower position. They felt my diagnosis meant I was no longer capable of doing my work, which was heartbreaking. With cancer, you can't really predict things, it's always unexpected when you will have to meet with the doctors."

The demotion at work meant a loss of income for Ms Ely, who turned to Cancer Council for support by calling the 13 11 20 Information and Support Service. She adds, "I had to sacrifice my jobs and income to prioritize attending hospitals and doctor's appointments, leaving me with less time to spend with my little ones. The struggle to pay my mortgage and cover our family's living costs was a constant battle during this challenging time.

"Cancer Council helped me navigate the [medical bills](#) and credit card debts that I racked up from surgery and helped me reach out to my bank and talk about my mortgage."

Now, more than ever, Australians affected by cancer are facing increasing distress due to both high out-of-pocket health care costs and cost-of-living pressures. It is time for governments to act now and look at ways to reduce the [financial burden](#) of people affected by cancer.

More information: David E Goldsbury et al, Out-of-pocket health care expenses for people with and without cancer, New South Wales, 2020: a cross-sectional study, *Medical Journal of Australia* (2024). [DOI: 10.5694/mja2.52367](https://doi.org/10.5694/mja2.52367)

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