

# Cancer Patients Need Access to Comprehensive Health Insurance



Consumers need access to health insurance policies that cover a full range of evidence-based health care services – including prevention and primary care – necessary to maintain health, avoid disease, overcome acute illness and live with chronic disease. Any health care system that works for cancer patients must have standards ensuring that enrollees have access to comprehensive health insurance.

## *What Is Comprehensive Health Insurance?*

Under current law, most new health insurance plans<sup>1</sup> must cover *essential health benefits* (EHBs), including items and services within ten benefit categories like emergency services, outpatient care, hospitalizations, prescription drugs, preventive services, mental health, maternity care, rehabilitative care, lab services, pediatric care and chronic disease management.

These requirements ensure that consumers have certain minimum coverage to meet their needs when they get sick or when they need other services.

## *Why Is Comprehensive Health Insurance Important to Cancer Patients?*

Individuals with cancer and cancer survivors have unique health care needs and require access to a wide range of products and services, including oncology services, chemotherapy, radiation, prescription drugs and hospital services. Consumers who enroll in health coverage expect their plan to provide minimum coverage for necessary health care. Furthermore, most cancer diagnoses are unexpected, and the cancer patient likely did not know she would need cancer care when she initially enrolled in her plan. That is why cancer care must be part of basic benefit standards for all insurance plans. If cancer patients do not have access to cancer treatment services through their health insurance coverage, they face disruptions and delays to their treatments or may be forced to forgo treatment entirely because of costs.

Providing coverage of essential health benefits like preventive services such as cancer screenings helps to prevent some forms of cancer and can help detect other cancers at an earlier stage when the individual has a higher likelihood of more treatment options and a better overall health outcome. Including preventive services as standard benefits in health insurance has benefits to overall public health, saves lives and can reduce health care spending.

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<sup>1</sup> This requirement applies to non-grandfathered plans in the individual and small group market.