

Gaps in Coverage Are Detrimental to Cancer Patients & Survivors



Current federal law has several provisions that help prevent individuals and families from experiencing gaps in their health insurance coverage. Coverage gaps can delay necessary care, which is particularly detrimental to cancer patients and survivors. Preventing gaps in coverage is a crucial patient protection that must be maintained in our health care and insurance system.

Why Do People Experience Gaps in Coverage?

Individuals experience gaps in health insurance coverage that range anywhere from a few months to years of being uninsured. These gaps happen for a variety of reasons: job transitions and gaps in employment; self-employment; employment in temporary, seasonal or other jobs that do not provide health insurance; permanent or temporary moves; divorce; death of spouse; graduation from college; etc.

Cancer patients and survivors experience coverage gaps for several reasons: they become unable to work or must reduce hours because of their treatment and/or side effects; they must move to be near their treatment facility or near a crucial caregiver; they must retire because of their illness, do not have retiree health care and are not yet eligible for Medicare; or costs have left them unable to afford health insurance premiums.

Why is it Important to Prevent Gaps in Coverage?

At every education level, individuals with health insurance are about twice as likely as those without it to have access to critical early detection cancer procedures.¹ Uninsured Americans are less likely to get screened for cancer, more likely to be diagnosed with cancer at an advanced stage, and less likely to survive that diagnosis than those with insurance. Evidence-based protocols for chemotherapy and other cancer treatments often require treatment delivery on a proscribed timeline. Interruptions to this timeline because of coverage gaps can be detrimental. A gap in coverage can also cause a fatal delay in initiation of a treatment protocol. For example, research shows that delays in the initiation of chemotherapy for breast cancer patients result in adverse health outcomes.²

Even gaps in coverage for a few years during young adulthood mean missing important cancer screenings and prevention – like the HPV vaccine, which must be administered by age 26.

What Provisions in Current Law Prevent Gaps in Coverage?

There are several provisions in current law that are crucial to preventing coverage gaps for cancer patients, survivors, and those in need of preventive services:

- Private insurance plans are prohibited from ending someone's insurance coverage if that person becomes sick—a practice known as rescission.
- Private insurance plans are required to cover dependent children up to age 26.
- States can expand Medicaid eligibility up to 138 percent of the federal poverty level (FPL) and receive increased federal funds for this expansion. This gives low-income individuals an option for health insurance when they do not have employer-sponsored insurance and cannot afford other options.
- State-based and federally-facilitated marketplaces provide health insurance options for everyone, regardless of employment or other factors – and lower income individuals and families are able to use subsidies to better afford premiums.

- Special enrollment periods (SEPs) are offered in marketplaces for individuals who have qualifying life changes like a loss of employer-sponsored coverage, a permanent move, a death in the family, or a birth. SEPs allow individuals to enroll in a marketplace plan outside of the open enrollment window.

¹ Ward E, Halpern M, Schrag N, Cokkinides V, et al. Association of Insurance with Cancer Care Utilization and Outcomes. *CA: A Cancer Journal for Clinicians*, 2008;58: 9–31. doi:10.3322/CA.2007.0011

² Chavez-MacGregor M, Clarke CA, Lichtensztajn DY, Giordano SH. Delayed Initiation of Adjuvant Chemotherapy Among Patients With Breast Cancer. *JAMA Oncol*. 2016;2(3):322-329. doi:10.1001/jamaoncol.2015.3856.