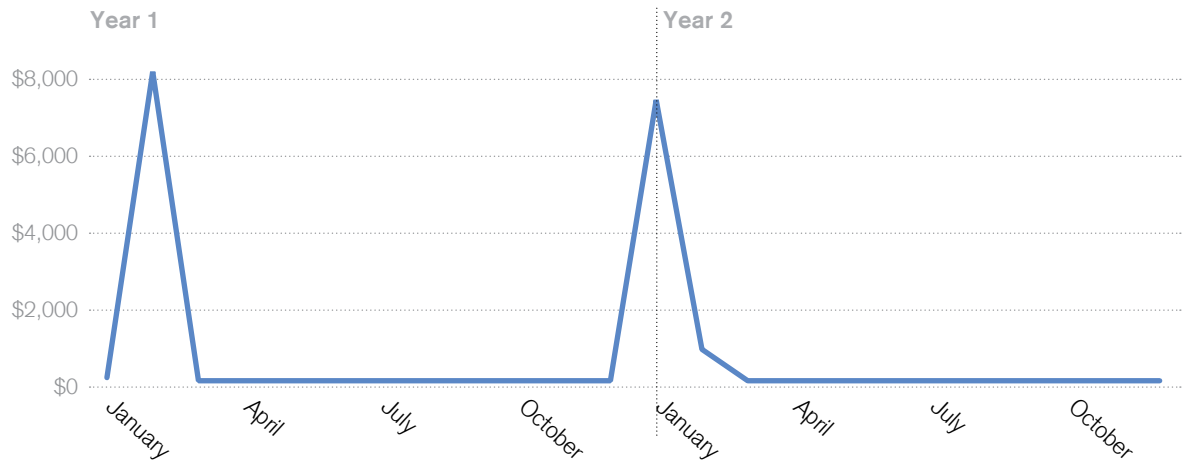


The Costs of Cancer:

Spikes in Cost Increase the Burden of Affording Cancer Care

When Cancer Treatments Span Multiple Years, Patient Out-of-Pocket Spending Spikes Multiple Times

Two Years of Monthly Out-of-Pocket Costs for Carla, Stage III Breast Cancer Patient



The Problem

Cancer patients are particularly vulnerable to spikes in their health care costs because many expensive diagnostic tests and treatments are scheduled within a short period of time, so cancer patients spend their deductible and out-of-pocket maximum quickly. These costs can be difficult to manage over the course of a year, and most monthly budgets simply can't afford these large bills.

Over the two years that Carla is in treatment for stage III breast cancer, she experiences a spike in cost of over \$8,000 in the first two months of each year. While she may be able to afford to spend this much on her care spread over the whole year, it is just too much to pay all at once. All the while, her other bills don't stop, and she's trying to manage the stress of her cancer diagnosis.

ACS CAN Fights for Solutions

ACS CAN supports policies that would allow patients to "smooth" out their payments over the course of the year rather than pay their entire deductible, maximum out-of-pocket, or other large amount in just 1-2 months – much like consumers can pay for a new car in installments through a payment plan. Such policies can help patients avoid spikes in their costs and hopefully avoid other financial challenges that so often accompany a cancer diagnosis.

The Costs of Cancer report uses hypothetical scenarios of typical cancer patients like Carla to show what patients pay and their challenges affording care. Read more about Carla, the costs of her cancer care, and policy solutions to keep costs down at fightcancer.org/costsofcancer.