Just the Facts: Out of Pocket Costs and Breast Cancer Survival

Breast cancer is the most common cancer diagnosed in women in the U.S. In 2025, an estimated 316,950 women in the U.S. will be diagnosed with breast cancer and 42,680 are expected to die from the disease.[i] When detected early and before it has spread, the 5-year survival rate is 99%, but drops to 32% for late stage diagnosis.[ii] Improved survival is due in part to advancement in treatment options and access to regular screening. The American Cancer Society recommends biennial screening mammograms beginning at age 40 years, to detect breast cancer early.[iii]

ACS CAN Position

The American Cancer Society Cancer Action Network (ACS CAN) supports legislation and policies that ensure breast cancer screening services — including diagnostic and follow-up testing — are covered without cost-sharing. These policies are essential to increasing access and expanding coverage of breast cancer screening.

1 in 8 women (13%) in the US will be diagnosed with invasive breast cancer

16% of invasive breast cancers will be in women under 50 years of age[iv]

Breast Cancer Screening

Breast cancer screening is a continuum. It begins with a screening mammogram, which is often free for most insured women. However, if a woman receives an abnormal result or requires additional imaging due to personal risk factors, follow-up testing such as a ultrasound, MRI, and/or biopsy, may be necessary. These follow-up services are not always fully covered by insurance and often result in out-of-pocket cost sharing for patients.

Breast Cancer Screening Continuum

Women aged 40 - 74 are recommended to receive a screening mammogram

An abnormal result or increased personal risk factors may require follow-up tests

Follow-up testing may include mammograms, ultrasounds and/or MRIs

A biopsy may be necessary if cancer is suspected

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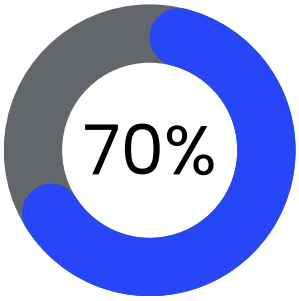
A January 2025 economic analysis by ACS CAN and FTI Consulting examined the impact of cost sharing on follow-up care after a screening mammogram. The study found that many patients face substantial out-of-pocket cost sharing for additional testing and imaging following an abnormal result. These financial barriers often lead to delays in follow-up care and future mammograms, contributing to later-stage cancer diagnoses and increased overall healthcare costs.

Impact of Cost Sharing on Breast Cancer Follow-Up Screening*[v]



More than 70% of women in the U.S. face cost barriers to accessing follow-up breast cancer diagnosis.

Eliminating cost sharing will lead to an estimated

7,568 fewer patients

diagnosed with later stage (regional or distant) breast cancer.

$2.2 billion per year

in U.S. health care costs saved by eliminating patient's cost burden for follow-up testing after abnormal mammogram.

Delays during breast cancer screening can be **deadly and costly**.

The burden of out-of-pocket costs is leading millions of women to ***delay*** necessary follow-up tests due to affordability. Cost sharing is also having an impact on future screening, with thousands of women ***skipping*** future mammograms due to fear of the subsequent costs of follow-up testing.

1.1 Million

women will **delay** necessary follow-up tests **due to the out-of-pocket costs.**

378,000+

women will likely **skip** future mammograms due to **fear of out-of-pocket costs.**

i. American Cancer Society. *Cancer Facts & Figures 2025.* Atlanta: American Cancer Society; 2025.
ii. American Cancer Society. *Breast Cancer Facts & Figures 2024-2025*. Atlanta: American Cancer Society; 2024 .
iii. American Cancer Society. American Cancer Society Recommendations for the Early Detection of Breast Cancer, https://www.cancer.org/cancer/types/breast-cancer/screening-tests-and-early-detection/american-cancer-society-recommendations-for-the-early-detection-of-breast-cancer.html, May 2025.
iv. American Cancer Society. *Breast Cancer Facts & Figures 2024-2025*. Atlanta: American Cancer Society; 2024 .
v. American Cancer Society. *Out of Pocket Costs for Follow-Up Tests After Abnormal Screening Mammogram and Their Impact on Breast Cancer Survival*, January 2025.

Local stage: $231,363

Regional Stage: $303,172

Late Stage: $341, 521