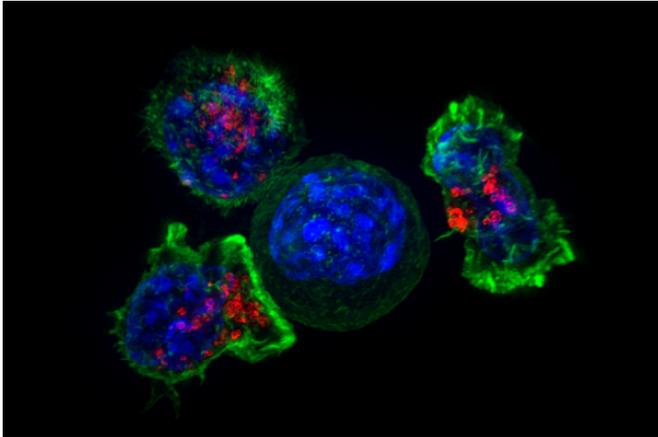


# Many cancer survivors experience financial burdens

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Killer T cells surround a cancer cell. Credit: NIH

An analysis of US data from 2011 indicates that nearly 29 percent of cancer survivors are financially burdened as a result of their cancer diagnosis and/or treatment. Published early online in *Cancer*, a peer-reviewed journal of the American Cancer Society, the study also reveals that such hardships can have lasting physical and mental effects on cancer survivors.

Few studies have assessed the impact of cancer-related [financial burden](#) on cancer survivors' quality of life. To investigate, Hrishikesh Kale, MS, and Norman Carroll, PhD, of Virginia Commonwealth University School of Pharmacy, analyzed 2011 Medical Expenditure Panel Survey data on 19.6 million cancer survivors. They considered financial burden to be present if one of the following problems was reported: borrowed money/declared bankruptcy, worried about paying large medical bills, unable to cover the cost of medical care visits, or other financial sacrifices.

The researchers found that nearly 29 percent of US cancer survivors reported at least one financial problem resulting from [cancer diagnosis](#),

treatment, or lasting effects of that treatment. Of all cancer survivors in the analysis, 21 percent worried about paying large medical bills, 11.5 percent were unable to cover the cost of medical care visits, 7.6 percent reported borrowing money or going into debt, 1.5 percent declared bankruptcy, and 8.6 percent reported other financial sacrifices.

Cancer survivors who faced such financial difficulties had lower physical and mental health-related quality of life, higher risk for depressed mood and psychological distress, and were more likely to worry about cancer recurrence compared with cancer survivors who did not face financial problems. Also, as the number of financial problems reported by [cancer survivors](#) increased, their quality of life continued to decrease and their risk for [depressed mood](#), psychological distress, and worries about [cancer recurrence](#) continued to increase.

The investigators also identified the effects of different types of financial problems on quality of life: declaring bankruptcy was associated with a 20 percent to 25 percent reduction in quality of life, while worrying about paying large medical bills was associated with a reduction of 6 percent to 8 percent.

"Our results suggest that policies and practices that minimize cancer patients' out-of-pocket costs can improve survivors' health-related quality of life and psychological health," said Dr. Carroll. "Reducing the financial burden of cancer care requires integrated efforts, and the study findings are useful for survivorship care programs, oncologists, payers, pharmaceutical companies, and patients and their family members."

Mr. Kale noted that oncologists should consider selecting treatments that are less expensive but similar in effectiveness, discuss treatment costs with patients, and involve patients in making decisions about their therapy. "Also, cancer

patients and family members should educate themselves regarding survivorship issues, coverage and benefit design of their health plans, and organizations that provide financial assistance. Cancer survivorship care programs can identify survivors with the greatest financial burden and focus on helping them cope with psychological stress, anxiety, and depression throughout their journey with cancer."

**More information:** "Self-reported financial burden of cancer care and its effect on physical and mental health-related quality of life among US cancer survivors." Hrishikesh P. Kale and Norman V. Carroll. *Cancer*, Published Online: March 14, 2016. [DOI: 10.1002/cncr.29808](https://doi.org/10.1002/cncr.29808)

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