

# Cancer survivors face significant hardships related to medical bills

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New research indicates that cancer survivors carry greater financial burdens related to medical debt payments and bills compared with individuals without a cancer history, with the greatest hardships in younger survivors. Published early online in *CANCER*, a peer-reviewed journal of the American Cancer Society, the study also found that among privately insured survivors, those who enrolled in high deductible health plans and did not have health savings accounts were particularly vulnerable to medical financial hardship.

Medical financial hardship can encompass three domains: material (such as problems paying [medical bills](#)); psychological (for example, worrying about paying medical bills); and behavioral (which might include forgoing or delaying care because of cost).

To examine these multiple domains of medical financial hardship in adults with and without a cancer history, Zhiyuan Zheng, Ph.D., of the American Cancer Society, and his colleagues analyzed information from the 2013 to 2016 National Health Interview Survey. The study included nationally representative samples of 10,354 cancer survivors and 124,436 individuals without a cancer history.

Compared with those without a cancer history, [cancer](#) survivors were more likely to report any material hardship (ages 18 to 49: 43.4 percent versus 30.1 percent; ages 50 to 64: 32.8 percent versus 27.8 percent; ages 65 and older: 17.3 percent versus 14.7 percent), psychological hardship (ages 18 to 49: 53.5 percent versus 47.1 percent, with similar rates for

older groups), and behavioral hardship (ages 18 to 49: 30.6 percent versus 21.8 percent; ages 50 to 64: 27.2 percent versus 23.4 percent, with similar rates for ages 65 and older).

Among privately insured survivors, having a high deductible [health](#) plan without a health savings account was associated with greater hardship compared with low deductible insurance. This finding may have important policy implications.

"Identifying patients with medical financial hardship will be important for [primary care](#) and oncology care providers," said Dr. Zheng.

"Developing and evaluating interventions to minimize medical financial hardship will be important for the research community. It may also require attention from health policy makers."

Dr. Zheng noted that younger [cancer survivors](#)—those aged 18 to 49 years—experienced greater financial hardship than their older counterparts. "It may be that they do not have the opportunity to accumulate financial assets to pay for medical expenses. In addition, a [cancer diagnosis](#) might interrupt employment, and consequently limit access to employer-sponsored health insurance coverage," he explained. "Although we could not identify the underlying reasons for greater hardship intensity in the younger group in this study, we believe it will be an important area for additional research."

**More information:** Zhiyuan Zheng et al, Medical financial hardship among cancer survivors in the United States, *Cancer* (2019). [DOI: 10.1002/cncr.31913](https://doi.org/10.1002/cncr.31913)

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