

Families Affected by Cancer in the Health Care System: Still Facing Challenges Getting Health Care, Supportive of Provisions of Health Care Bill after Learning of Them

June 23, 2010 – A major nonpartisan study released today examines how families affected by cancer are faring in the current health care system. The survey is a follow-up to our original study conducted and released in May 2009. The survey finds that families affected by cancer face challenges in maintaining insurance coverage and being able to afford needed health care. Many have lost financial security in the past two years in their efforts to access needed care. Those facing the biggest hurdles tend to be families in which the person with cancer is younger than age 65 (and thus not Medicare-eligible).

While families affected by cancer may have had more motivation than others to pay attention to the health care debate over the past year, many lack awareness of key provisions of the bill. However, once respondents learn of these provisions, they support them. Finally, even in the context of current priorities, the vast majority thinks it is important for the President and Congress to increase funding for cancer research.

The American Cancer Society Cancer Action Network commissioned Lake Research Partners and Bellwether Research & Consulting to conduct a survey May 21 through June 2, 2010 among a nationally representative sample of 1,011 adults aged 18 and older who say they or a member of their household has cancer or a history of cancer. The survey was administered online using Knowledge Networks' nationally representative, probability-based panel. The margin of sampling error is ± 3.1 percentage points. (For more information, see methodology at the end of this memo.)

Following are key findings from the survey:

- Half of families with someone under 65 with cancer (49%) say they have had difficulty affording health care costs, such as insurance premiums, co-pays, and prescription drugs, in the past two years.
- Health care costs have had a considerable impact on some families' financial security. In the past two years, nearly one-third of families with someone under 65 with cancer (30%) has had trouble paying for basic necessities and other bills, and 23% have been contacted by a collection agency. About one in five (21%) has used up all or most of their savings, and one in six (18%) has incurred thousands of dollars of medical debt.

- As a result of costs, one in three individuals under age 65 diagnosed with cancer (34%) has delayed needed health care in the past 12 months, such as putting off cancer-related tests or treatments, delaying cancer-related checkups, not filling a prescription, or cutting pills.
- Putting off care has also affected those most in need – individuals currently undergoing active cancer treatment. One in three of these individuals (33%) has put off some type of health care in the past year due to costs.
- One in three families (34%) with someone under age 65 with cancer say that person has been uninsured at some point since their diagnosis.
- Four in ten families (42%) say insurance premiums and/or co-pays have increased in the past 12 months for the family member with a cancer diagnosis, and one in four (25%) says his or her deductible has gone up.
- Although families affected by cancer may have had a particularly strong motivation to pay attention to the health care reform debate over the past year, many lack awareness about fundamental provisions in the law. Once they learn of these provisions, more than 80% express support for each.
- A large majority of respondents (89%) think it is important that the President and Congress increase funding for cancer research and programs. By a large margin, they say they would be more likely (65%) to vote to re-elect an elected official who advocates for cancer research and programs. Finally, 87% of respondents support increasing the federal tobacco tax to pay for cancer-related research and programs.

Detailed Findings

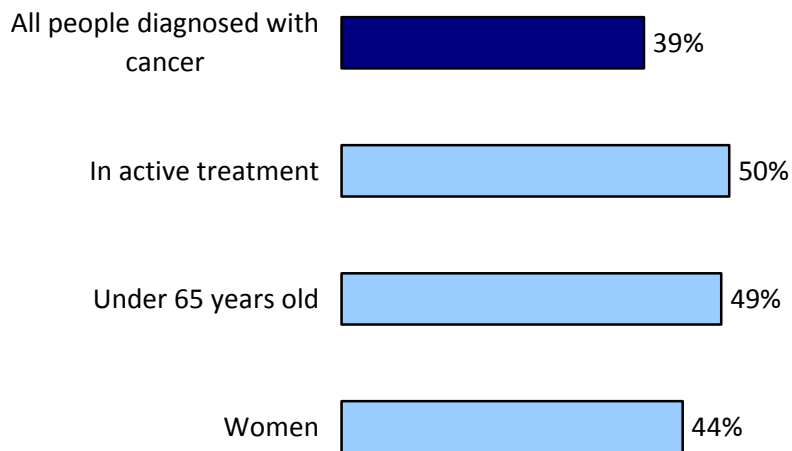
Ability to Afford Health Care

Many families affected by cancer continue to find it difficult to pay for health care. Four in ten (39%) have had difficulty affording health care costs in the past two years, including paying for prescription medications (27%), medical bills (21%), co-payments (18%), and health insurance (14%).

Half (49%) of families with someone with cancer under age 65 have had trouble affording health care, as well as one in two (50%) of all respondents currently receiving active cancer treatment. (See Figure 1.) Close to half (45%) of those in treatment say they have had trouble paying for prescription medications in the past two years.

The data show that female cancer patients are more likely than male cancer patients to have trouble paying for health care costs (44% vs. 32%).

Figure 1: Difficulty Affording Health Care Costs in Past Two Years



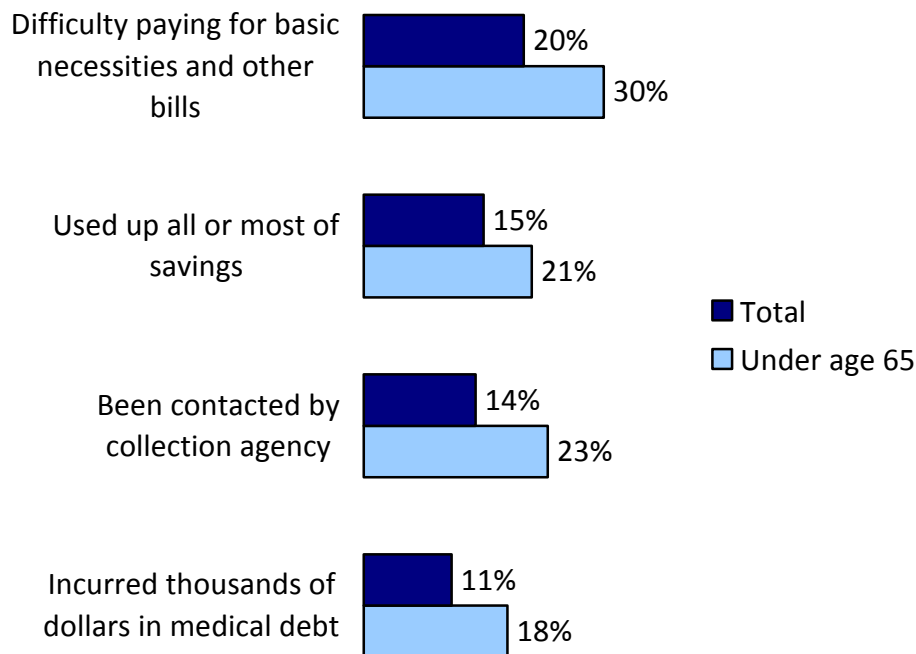
Q. In the past couple years, has it been difficult (for you)/(for your [RELATIONSHIP]) to pay for any of the following? Select all that apply. Health insurance; Prescription drugs; Co-pays; Medical bills; Other health-related costs; No –none of these has been difficult to pay for.

Affordability problems span insurance status and income levels, confronting one-third of people with a cancer diagnosis who have employer-sponsored coverage (35%) and the same proportion of those with Medicare (35%). Additionally, 31% of those with annual household incomes of more than \$75,000 have found it difficult to afford health care.

The Impact of Health Care Costs on Families' Financial Security

Health care costs can have significant consequences on financial security. Close to one-third of families with someone under 65 with cancer (30%) have had difficulty paying for basic necessities and other bills in the past two years. One in five (21%) has used up all or most of their savings, and nearly one in four (23%) has been contacted by a collection agency. One in six people under age 65 with cancer has incurred thousands of dollars of medical debt. (See Figure 2.)

**Figure 2: The Impact of Cancer on Financial Security
(Has Happened in Past Two Years)**

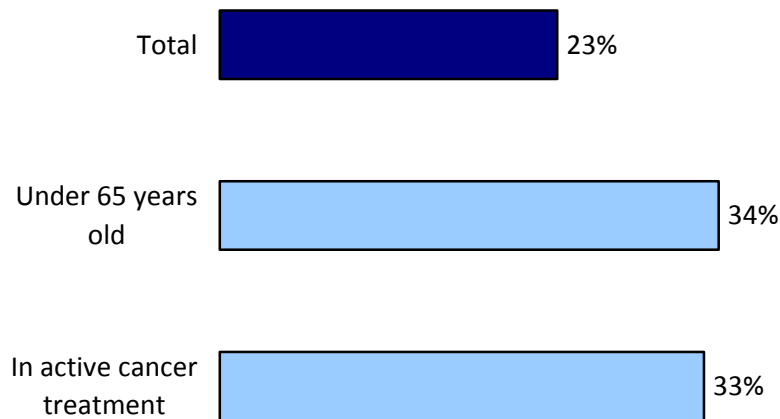


Q. (Have you)/Has your [RELATIONSHIP] experienced any of the following as a result of finding it hard to afford [INSERT RESPONSE FROM Q24: health insurance, prescription drugs, co-pays and/or medical bills]? a) Used up all or most of (your/his/her) savings b) Been unable to pay for basic necessities like food, heat or housing; c) Had difficulty paying other bills; (b and c combined) i) Incurred thousands of dollars of medical debt.

The Impact of Costs on Getting Health Care

Nearly one in four families (23%) says the person diagnosed with cancer in their household has put off or delayed health care in the past year because of the costs involved, including 33% of those currently in active cancer treatment. One in three (34%) of those under 65 has delayed care because of cost in the past year.

Figure 3: Delayed Health Care in Past 12 Months Because of Costs

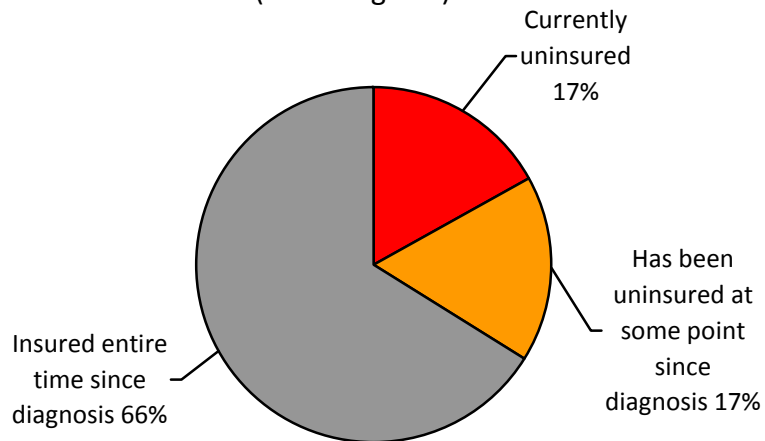


Q. (Have you)/ (Has your [RELATIONSHIP]) done any of the following because of the costs involved? % YES TO ANY: SPLIT a): Not filled a prescription medicine SPLIT b): Cut pills in half or skipped doses of medicine. c) Tried alternative medicine or therapies instead of seeing a doctor or filling a prescription. d) Delayed or put off getting health care (you/he/she) needed. e) Delayed or put off a recommended medical test or treatment for (your/his/her) cancer. f) Delayed or put off a routine cancer check-up. g) Delayed or put off a regular check-up or exam, not related to the cancer.

Insurance Status of Cancer Patients

One-third of families (34%) with someone under age 65 who has had a cancer diagnosis say that person has been uninsured at some point since their diagnosis. Seventeen percent are currently uninsured, and another 17% have insurance now, but have gone without insurance at some point since their diagnosis. (See Figure 4.)

**Figure 4: Insurance Status for People Diagnosed with Cancer
(Under Age 65)**



Q. Right now, (are you)/(is your [RELATIONSHIP]) covered by any form of health insurance or health plan, or (do you)/(does he/she) not have health insurance at this time? Q. IF INSURED: Since (you were)/(your [RELATIONSHIP] was) first diagnosed with cancer, has there ever been a time when (you/he/she) had to go without health insurance, even if it was just for a short time?

Most commonly, respondents say the reason the person under age 65 with cancer lost insurance was because they had to drop coverage due to high out-of-pocket costs (24%) or a job loss unrelated to cancer (18%).

Awareness of and Views on Health Care Reform Provisions

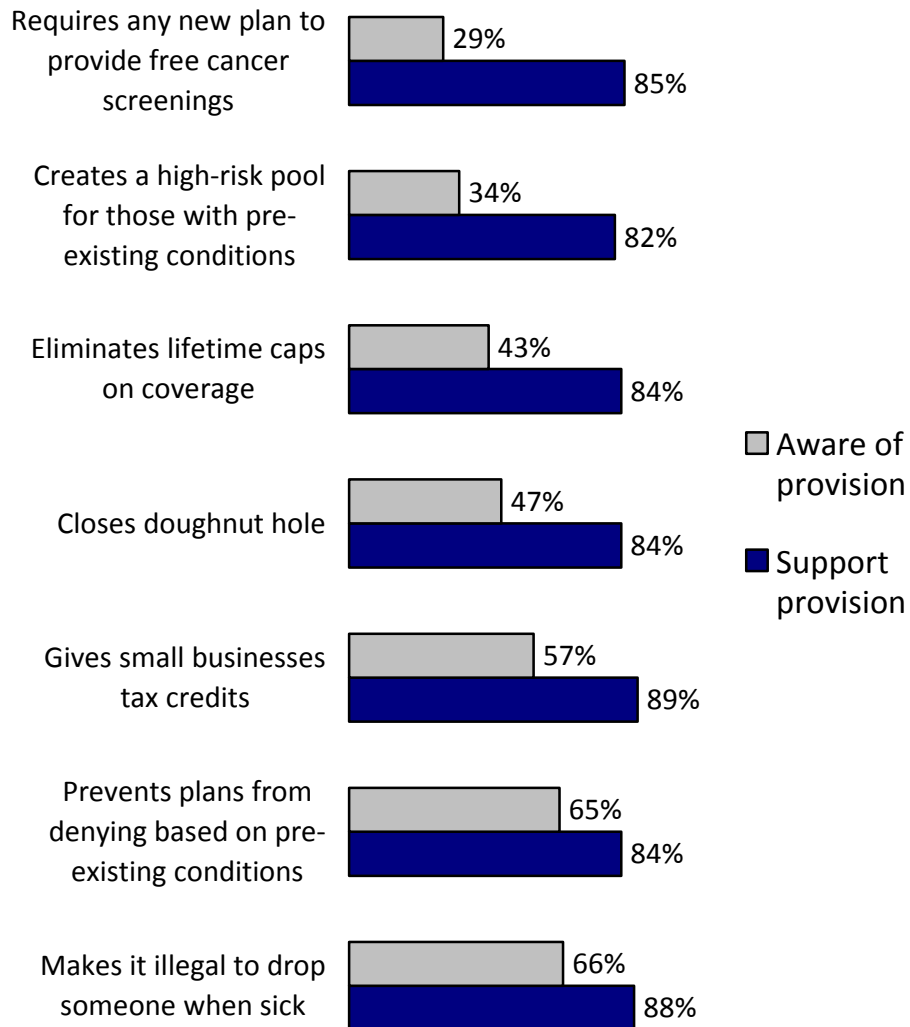
For families affected by cancer, access and affordability are not abstract policy issues, but weighty matters of life and death. Because of this, we gauged awareness of and reaction to provisions of the health care reform bill signed into law this year.

When given a series of the bill's provisions, half or more of respondents either incorrectly say these are *not part of reform*, or say they do not know if health reform addresses them:

- Requires any new insurance plan to provide free cancer screenings (69% say is not part of reform or they do not know);
- Creates a high-risk pool to provide coverage for uninsured people with pre-existing conditions (64%);
- Bans insurance companies from capping the amount a policy will cover over a person's lifetime (55%); and
- Reduces prescription drug costs by closing Medicare Part D's coverage gap or "doughnut hole" (52%).

Despite a lack of awareness, more than 80% of respondents support these provisions once they learn of them. (See Figure 5.)

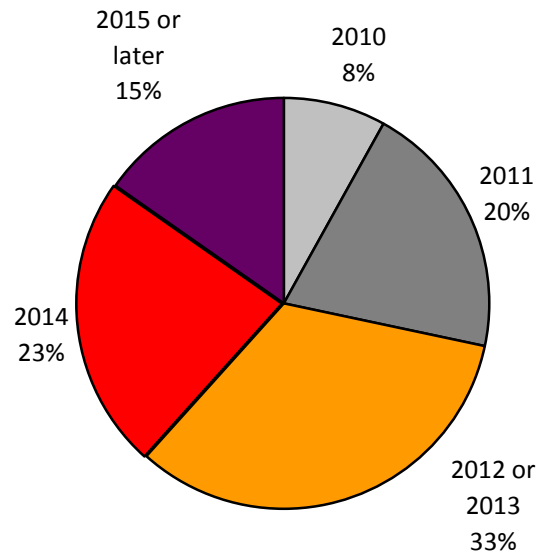
Respondents are most likely to be aware of health reform provisions that will make it illegal for health insurance companies to drop someone once they become sick (66% aware), will make it illegal for companies to deny coverage to people with pre-existing conditions (65%), and will give small businesses tax credits (57%).

Figure 5: Awareness of and Support for Health Reform Provisions

Q. Here are some questions about the health care reform bill that recently passed. There have been many confusing things in the media about the health reform bill, so if you're not sure about the answers to the next questions, that is okay.

Six in ten survey respondents (61%) say they would expect most of the bill's provisions to take effect within the next few years. (See Figure 6.) Twenty-three percent say most will take effect in four years (2014), and 15% say they expect implementation to take longer than five years.

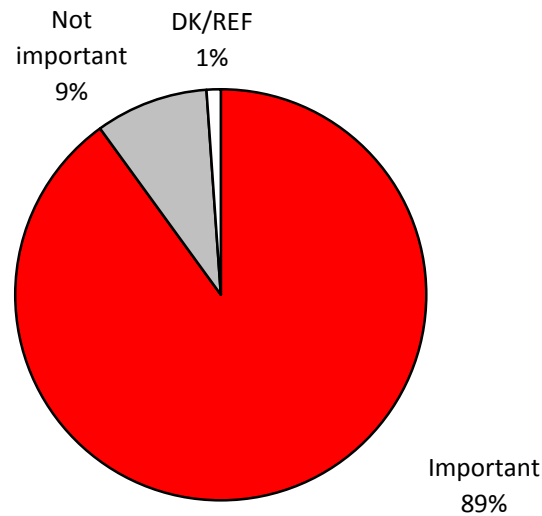
Figure 6: When Do You Expect Most Provisions to Take Effect?



Q. Now that a health care reform bill has passed, when would you expect that most of the provisions of the bill would take effect?

Views of Federal Appropriations for Cancer Research and Programs

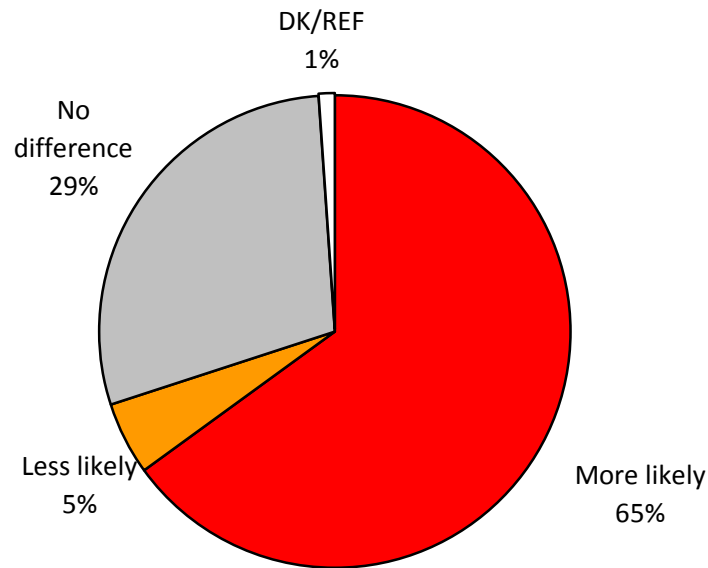
Nine in ten survey respondents (89%) say it is important for the President and Congress to increase funds for cancer research to find better ways of preventing, detecting, and treating cancer. (See Figure 7.) Large majorities of Republicans (85%), independents (87%), and Democrats (96%) say federal funding for cancer research is important.

Figure 7: Importance of Increasing Funds for Cancer Research

Q. Thinking about all of the priorities that the President and Congress have, how important do you think it is that they work to...increase funds for cancer research to find better ways of preventing, detecting and treating cancer?

To help gauge the strength of these views, survey respondents were asked whether their vote to re-elect a candidate to office would be influenced if the candidate was a leader in advocating for more cancer research and prevention programs. Nearly two-thirds of respondents (65%) say they would be more likely to re-elect the candidate. Five percent say they would be less likely, and 29% say it would not make a difference. (See Figure 8.) Again, majorities across party affiliation say they would be more likely to re-elect such a candidate, including 55% of Republicans, 59% of independents, and 76% of Democrats.

Figure 8: Would You Be More or Less Likely to Vote to Re-Elect Candidate Who Advocated for Cancer Research and Programs?



Q. If your elected official was a leader in advocating for more cancer research and prevention programs, would you be more likely or less likely to vote to re-elect them? Or wouldn't it make much of a difference to you?

A large majority of respondents (87%) support increasing the federal tobacco tax, whether to increase the number of people who get early detection screenings and services (81%), to pay for more cancer research (77%), or to increase funding for programs to help people quit smoking (77%). Support for increasing the tobacco tax is strong regardless of political affiliation, with majorities of Republicans (79%), independents (84%) and Democrats (95%) expressing support.

Methodology

Lake Research Partners and Bellwether Research & Consulting conducted the survey May 21 – June 2, 2010 among a nationally representative sample of 1,011 adults 18 and older nationwide who say they or a family member living in their household has cancer or a history of cancer. The survey was administered online using KnowledgePanel®, Knowledge Networks' probability-based panel (see www.knowledgenetworks.com/ganp). Knowledge Networks is the only Internet-based survey research company that randomly recruits participants using RDD and address-based probability sampling. Those without Internet access or hardware are provided both for participation on the panel. Panel members were screened for the presence of someone in the household with cancer or a history of cancer. Data from all responses, including those who did not qualify, were weighted to CPS benchmarks to reflect the overall US population. The margin of sampling error for the survey is ± 3.1 percentage points. The sampling error is larger for smaller subgroups within the sample.