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Insured Cancer Patients Have High Out of Pocket Expenses

by [Jen Thorpe](#) | [More from this Blogger](#)



A study shows that some cancer patients are still paying an huge amount of money out of their own pockets, despite having [health insurance coverage](#). This is leaving them with a big financial burden, which can lead to some difficult choices. Some aspects of this study have been questioned.

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A [study](#) was done by Duke University Medical Center and Dana-Farber Cancer Institute. The study included 216 cancer patients, most of whom were [older women](#) who had [breast cancer](#). They found that on average, they were paying \$712.00 a month on cancer related costs that their health insurance was not covering. When asked, 30% of the group said these expenses were a "significant burden", and 11% said the expenses were a "catastrophic problem" for them.

All of the people in the study had health insurance, except for one person. Most of them were using Medicare, and around 83% of them had the prescription-drug coverage for Medicare. All of the patients in the study got there through the HealthWell Foundation, which is a non profit group that provides people with some financial assistance for their out of pocket [health care costs](#). Another thing to note is that all of the people in the study made less than \$40,000. Therefore, it could be said that the patients in that particular study are not representative of all cancer patients.

On the other hand, the patients in the study do reflect what it is like to be an "underinsured" [cancer patient](#). Or so says Yousuf Zafar, assistant professor of medicine at Duke University Medical Center, and the lead author of the study. It has been estimated that 25 million people are underinsured. This means that they do have health insurance, but it isn't covering all of their health and medical needs. This leaves them with no choice except to pay out of their own pockets for their [health care needs](#).

Out of pocket costs included the cost of insurance premiums, and co-pays for medication and for visiting a doctor. It also included lost wages, and the cost of traveling to and from their health care appointments. A study done by the Journal of Clinical Oncology says that 13% of all cancer patients are ending up spending more than 20% of their income on things like insurance premiums and other necessary health care. Another study, done by LiveStrong, noted that 33% of cancer patients who are [post-treatment](#) felt that debt was a "practical concern" for them.

When a person cannot pay for the health care that he or she needs, this is going to affect their aftercare. Some [cancer](#) patients are finding themselves having to make some tough decisions. People are cutting pills in half, to make them last longer. They are unable to pay for their entire prescription, and in some cases, cannot pay for their drugs at all. Some are having to choose between paying for medications, and paying for food.

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I found out from watching The View this week that GO magazine came out with an article about a couple who bargain for sex. He does certain chores in exchange for sex. There are a couple of ways to look at this. If you really want to find something good about it, I guess you can understand

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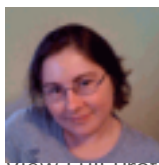
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