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Out-of-Pocket Costs for Some Cancer Patients Top \$700 Monthly

The cost of cancer treatment is high and, according to the National Cancer Institute, [growing](#). And at the individual level, the financial burden can be very heavy, even for patients with insurance.

A new study from Duke University Medical Center and Dana-Farber Cancer Institute covers 216 cancer patients, mostly older females with breast cancer. It found their self-reported, out-of-pocket, cancer-related costs averaged \$712 a month. Some 30% of respondents said their expenses were a “significant burden” and 11% called them a “catastrophic problem.”

All but one of those surveyed had insurance, mostly Medicare, and 83% had prescription-drug coverage.

There are some caveats to the findings. Most of the patients found their way to the study via the HealthWell Foundation, a nonprofit group that provides financial assistance for out-of-pocket health-care costs, mostly prescription-related. (The rest of the study participants were being treated at Duke.) Most of the study participants had a household income of less than \$40,000.

So the findings may not represent the experience of all cancer patients.

But study lead author Yousuf Zafar, an assistant professor of medicine at Duke, tells the Health Blog the findings do reflect the plight of the “underinsured” cancer patient. [As the WSJ's Laura Landro wrote in an Informed Patient column](#) on this topic, about 25 million people are considered to fall into this category, meaning they have insurance but it doesn't cover all their medical needs, leaving them with high out-of-pocket costs.

That \$712 figure includes insurance premiums and costs including lost wages and travel to appointments, as well as co-pays for medications and physician visits.

Other research has backed up the notion that the cost of insurance plus out-of-pocket costs can weigh heavy on cancer patients and survivors. A [study published recently by the Journal of Clinical Oncology](#) found that about 13% of cancer patients spend more than 20% of their income on health care and insurance premiums. A [survey by the cancer-survivor advocacy group Livestrong](#) — which, like the Duke study, is being presented at the American Society of Clinical Oncology meeting — found that 33% of post-treatment cancer survivors cited debt as a practical concern.

The consequences can affect care. The Duke study found that 26% of patients surveyed had not filled a prescription because of cost, 22% said they had filled a prescription part-way and 20% had taken less than the prescribed amount. ([Another recent study found](#) that 10% of cancer patients failed to fill new prescriptions for oral cancer drugs.)

“People forgo treatment, cut pills in half and are often forced to choose between medications and food,” Mary Sundeen, president of the HealthWell Foundation, tells the Health Blog.

Physicians can help out by talking with their patients about the costs of care — for example, there may be a less expensive drug that works just as well, says Zafar.

Correction: An earlier version of this post incorrectly quoted Mary Sundeen as saying patients often choose medication over food; the correct quote is that patients are often forced to choose between medications and food.

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