

THE HEALTH INSURANCE MAZE

How Cancer Patients Get Lost in the Red Tape of Utilization Management



CANCERcare®

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A summary of findings from **CARE** —
Commercial Insurance and Pharmacy Benefit Manager
Impact on Cancer Treatment **A**ccess and Quality of Life:
A **R**esearch **E**valuation

Insurance Red Tape: By The Numbers



85% faced **prior authorization**
for treatments during cancer;

76% in the **last year alone**,
often multiple times



95% of authorizations were
eventually approved, but only after:

29% experienced **diagnostic delays**
40% faced **treatment delays**



14% experienced **abrupt
coverage stoppages** in the
past year

64% of those **experienced
treatment interruption**



Among those who switched treatment
due to coverage stoppage:

45% reported worse side effects

38% said the new treatment
cost more

Pharmacy Benefit Manager (PBM) Awareness

More than **3 in 4** respondents (**77%**)
either **did not know what PBMs do**
or **had never heard of them**






Confidence in Understanding Insurance Coverage

About **1/4** of all respondents
(**23-25%**) reported feeling **"not at all"**
or only **"slightly"** confident in
figuring out their coverage or
out-of-pocket costs

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Red Tape by Insurance Type

	 EMPLOYER PLAN	 MEDICARE ADVANTAGE	 TRADITIONAL MEDICARE
Any prior authorization (Past 12 Months)	87%	72%	57%
5+ treatment prior authorizations (Past 12 Months)	43%	23%	15%
Treatment coverage stoppage (Past 12 Months)	21%	9%	8%
Patient or family got involved in most recent prior authorization	63%	31%	29%

Time Lost Navigating Red Tape



Among those who got involved in prior authorization:

51% lost up to a **full business day**

27% lost up to **2-3 business days**

12% lost a **full business week or more** dealing with a single incident of authorization

Financial & Emotional Impact



36% reported **worsened stress**; **29%** reported **reduced trust in the healthcare system**

34% experienced **financial hardship**; **22%** **rationed medication** due to cost

47% with Employer Plans **paid ≥\$2,500/year out-of-pocket** vs. **28%** Medicare Advantage; **24%** Traditional Medicare