

Understanding the Employee Experience with Cancer

A first-of-its-kind consumer survey conducted by Transcarent



About this Survey

Employers, as well as their employees, face mounting challenges when it comes to managing the physical, emotional, and financial toll of cancer in the workplace. Costs are rising, information is constantly changing, quality providers can be hard to find, and the healthcare system leaves employees and their loved ones confused and frustrated. With such a complex disease, **employers may struggle to identify ways in which they can positively impact their employees' experience and outcomes.** So how do we move forward to provide holistic support to employees while also managing costs to both them and the business?

Unfortunately, cancer is not like other diseases or conditions. Many employers look for lower cost treatment options or screening programs– but those measures alone won't address the many root causes of increased costs or the different ways in which cancer impacts patients and caregivers.

Cancer is simply different. Our solutions need to be, as well.

The situation is not hopeless. At Transcarent, we firmly believe that improving each person's cancer journey is possible, and results in better outcomes and reduced costs. To effect change, we need a deep understanding of the employee experience as it stands today.

We commissioned a consumer survey of over 1,300 employees and examined every stage of the cancer journey– from screening through survivorship– for both individuals who have been diagnosed with cancer and caregivers of patients with cancer.ⁱ The results dive into topics like difficulty getting a timely and accurate diagnosis, perceptions on managing cancer in the workplace, and the pervasiveness of financial toxicity, defined as the negative effects of medical costs on a patient's well-being. With this understanding, we can identify opportunities to support employees and make a difference in their lives, empowering them to get the right care at the right time.

ⁱ This survey was completed in partnership with SurveyMonkey.



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Survey Methodology and Respondent Profile

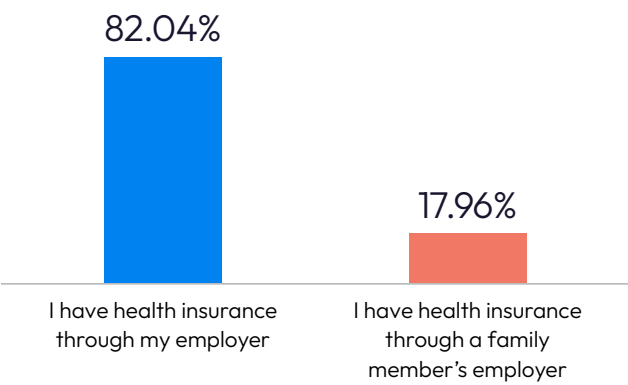
In this survey, it was important to understand and illuminate the experiences of both patients with cancer and caregivers of these patients. **We’ve found in our prior research that people have significant support gaps that can impact their financial, mental, social, and physical health.** Our American Cancer Society LION™ credentialed Oncology Nurse Navigators help to support both people with cancer and caregivers, equally.

Respondents were either diagnosed with cancer or a caregiver for someone diagnosed with cancer. Respondents all received health insurance through their or their family member’s employer. They worked at companies with at least 500 employees, with about half of respondents working at organizations with over 2,000 employees. The most common industries represented included Healthcare and Life Sciences, Technology, Retail, and Manufacturing (Figure A).

We surveyed a total of 1,314 respondents across the U.S., ranging in age from 18–74 years old. The majority of respondents (about 60%) fell in the 25–44 year old age group, with the higher proportion in the younger 25–34 year old group. Approximately 55% of respondents identified as male, while 42% identified as female, and the remaining 3% selected another response. The majority of respondents (approximately 72%) were of white/Caucasian ethnicity, with other ethnicities including African American/Black (about 18%), Asian (about 4%), and multiracial (about 3%) backgrounds. About two-thirds of respondents were married or in domestic partnerships, and 60% of respondents had one or more children in their households (Figure B, following page).

FIGURE A

Respondents received insurance through their (or a loved one’s) employer.



How many employees at your (or your family member’s) employer?

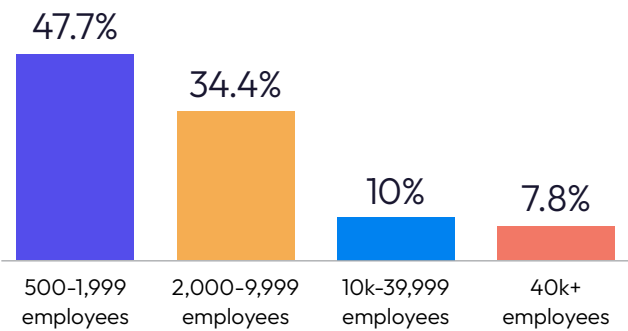
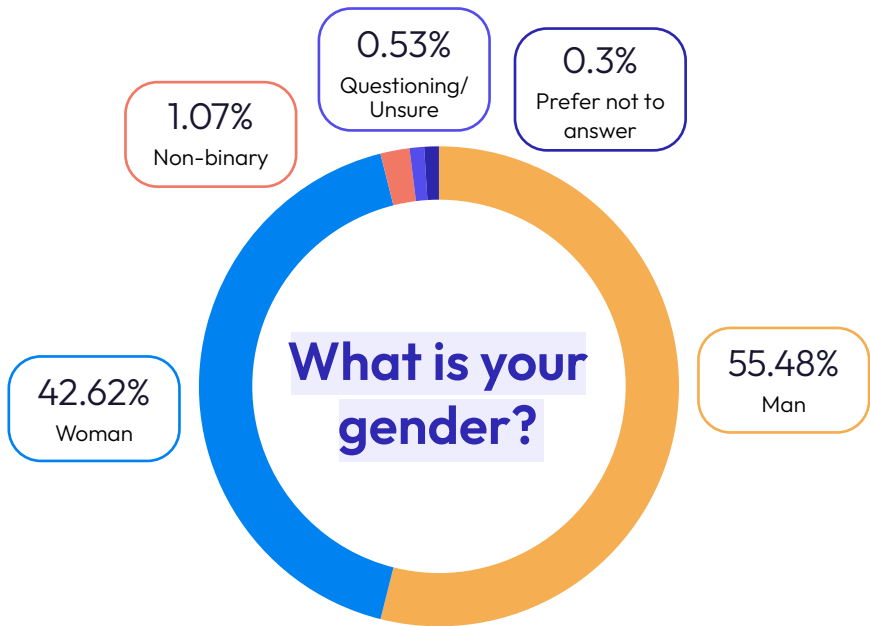
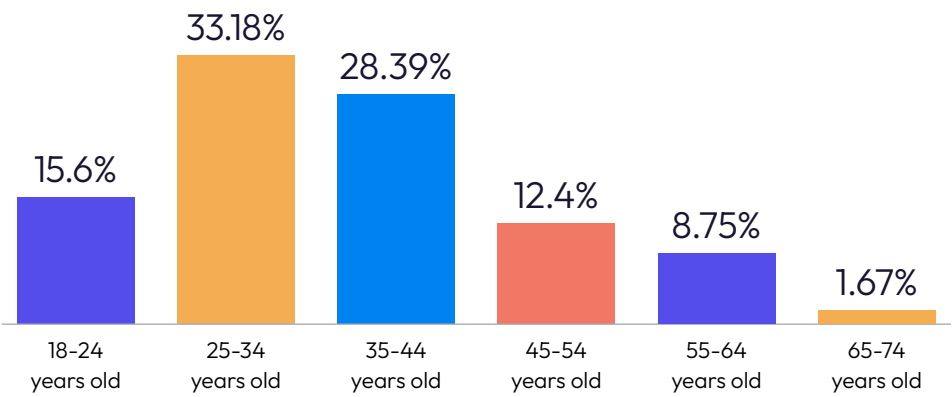


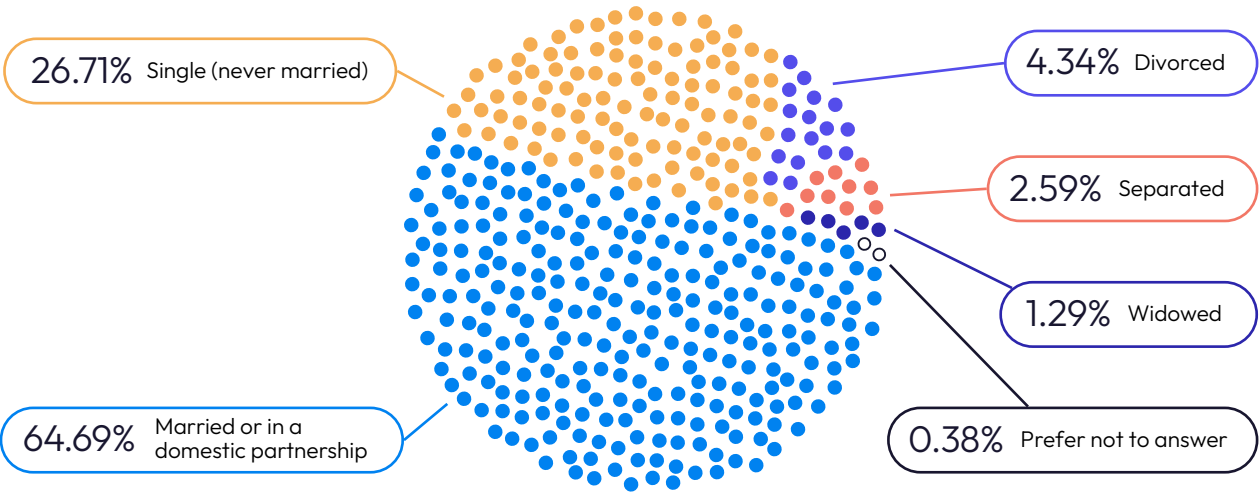
FIGURE B

Demographic profile of survey respondents, including both people with cancer and those who are caregivers..

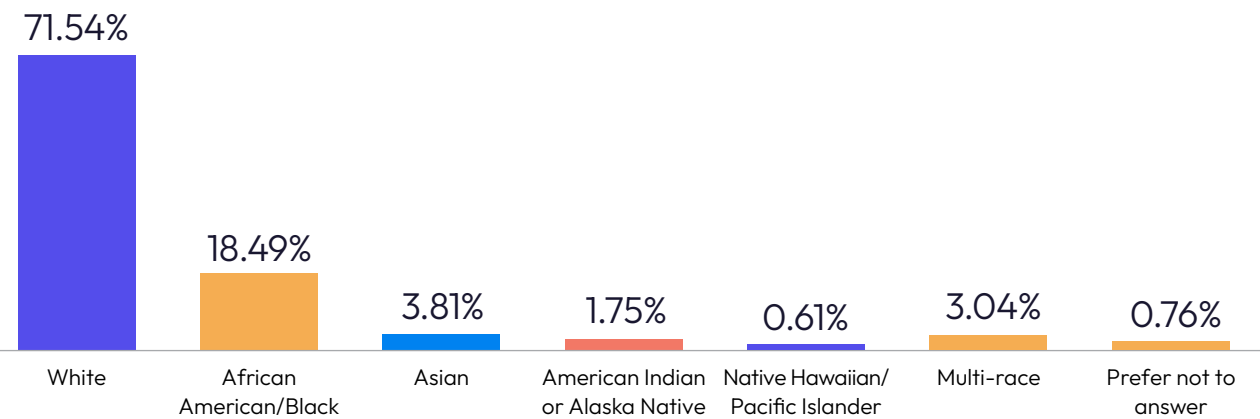
What is your age?



What is your marital status?



What do you consider to be your ethnic background?



Survey Methodology and Respondent Profile

CONTINUED

Of the total 1,314 respondents, 250 were people who had been diagnosed with cancer within the last 10 years and 1,247 identified as caregivers of cancer patients within the last 10 years. Note that some participants identified as both patients and caregivers within the last 10 years. Note that the smaller proportion of respondents who were diagnosed with cancer is representative of the smaller incidence of cancer relative to caregivers, as well as the practical challenges of surveying patients with a chronic disease.

Of the patients diagnosed with cancer, the most common diagnoses were breast cancer (47%), prostate cancer (23%), lung cancer (19%), and thyroid cancer (16%). Figure C has the full breakout of diagnoses.

Of the respondents who were caregivers for people with cancer, half of them were currently engaging in caregiving duties, with another quarter having acted as a caregiver within the last 2 years. **Somewhat surprisingly, given existing literature on the topic,¹ more than half of caregivers were male.** Across genders, respondents were most often caregiving for a parent, while others noted caregiving for a spouse, friend, grandparent, or child (Figure D).

1 Informal Caregivers in Cancer: Roles, Burden, and Support (PDQ®)–Health Professional Version. National Cancer Institute. <https://www.cancer.gov/about-cancer/coping/family-friends/family-caregivers-hp-pdq#>

FIGURE C

Distribution of cancer diagnoses in survey respondents who were diagnosed with cancer

Note that respondents were able to select more than one option to account for multiple diagnoses.

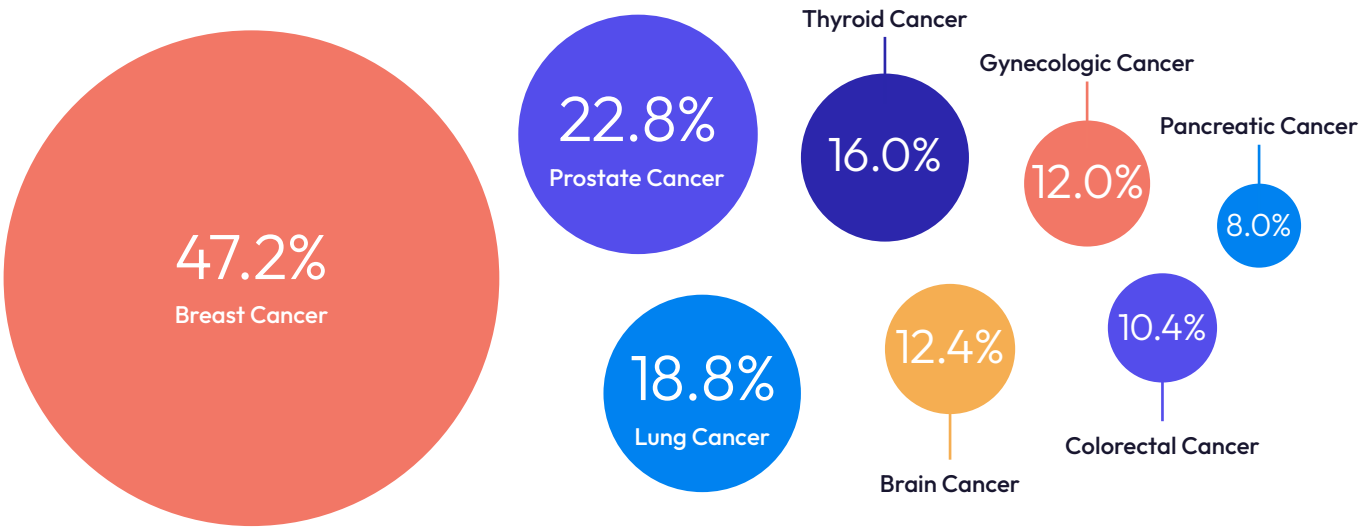
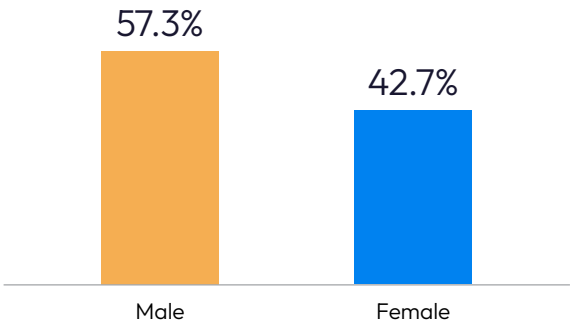


FIGURE D

A higher percentage of caregiver respondents were male.



Survey Results



Part 1. Screening, Detection, and Diagnosis

Perhaps the most eye-opening trend in this survey is the average age of respondents at the time of diagnosis—**about 30% were between just 30 and 40 years old**. Certainly, the digital nature of survey collection may be biased towards respondents who are younger. Additionally, we saw the most respondents from the Healthcare, Life Sciences, and Technology industries, which may introduce bias towards employee populations that are typically younger. However, it's worth noting that this younger age range is reflected in recent data and literature findings, including those showing significantly higher rates of cancer incidence for gastrointestinal cancers in adults under 50 years old.²

Caregivers in our study most commonly supported loved ones who were between 50–74 years old, typically a parent.

A majority of respondents (79%) reported being proactive and up to date on their cancer screenings. Given the younger age of the respondents who were diagnosed with cancer, it's likely being “up to date” meant they hadn't yet reached the age for most recommended screenings. Many respondents (66%) also stated that they were well-versed in cancer prevention recommendations prior to their diagnosis. While the widespread awareness of cancer prevention recommendations is positive, the challenge may be actually following through on these recommendations.

About 30% of people with cancer surveyed were between just **30 and 40 years old**.

2 JAMA Netw Open. 2023;6(8):e2328171. doi:10.1001/jamanetworkopen.2023.28171. <https://jamanetwork.com/journals/jamanetworkopen/fullarticle/2808381>.



Part 1. Screening, Detection, and Diagnosis

CONTINUED

Respondents who were not up to date on their screenings (21%) noted reasons like not having enough time, lack of knowledge about screening recommendations, too much going on in their lives, and fear of the procedure and/or results.

- “I lead a busy life and just didn’t take time for preventative measures.”
- “I was young and didn’t think it could happen to me.”
- “I was afraid of the results.”

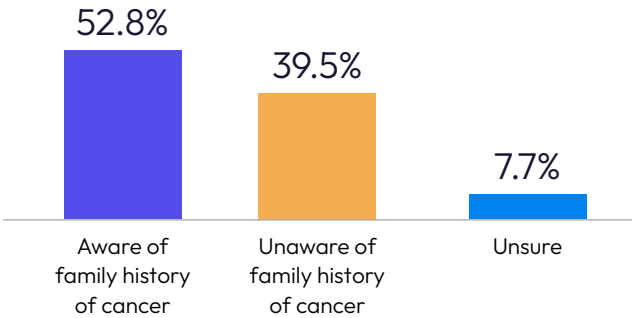
What’s more, around half of respondents indicated a family history of cancer and most acknowledged being aware of this history prior to their (or their loved one’s) diagnosis (Figure E). When asked how this knowledge impacted their health and care, many responded that it made them more cautious and aware of the need to manage their health.

- “My family history made everything not a shock to me as I knew it could happen easily to me more than others.”
- “It made me seek out the best possible treatment.”
- “Both of my aunts passed away from breast cancer so I knew it really, really ran in my family so I made sure to get a mammogram every year.”

About a third of cancer patients (36%) stated that they completed genetic testing as a preventive measure prior to receiving a diagnosis. Genetic testing has become more accessible in recent years and patients typically get this type of testing when a first-degree relative (like a parent or sibling) is diagnosed with cancer.

FIGURE E

A majority of patients knew about their family history of cancer, and the same held true for caregivers’ loved ones who were diagnosed.



Part 1. Screening, Detection, and Diagnosis

CONTINUED

After receiving a diagnosis, **over 75%** of those diagnosed with cancer reported looking at several options before deciding on the right oncologist for their needs. In order to find an oncologist, many patients (66%) turned to their primary care providers (PCPs). Many (58%) also contacted their health plan for information and about 30% of patients looked at online reviews. Recommendations from friends and family were noted by just 23% of patients.

When deciding on their oncologist, their PCP's recommendation was the top factor influencing the decision for most patients.

However, when looking at the youngest patients, the estimated cost of care was actually the biggest factor in their decision. This is likely influenced by the lower wages and savings seen in younger adults. It is worth noting that this may also be influenced by a misunderstanding of “costs” when it comes to cancer care. Easy, accurate information about what is included in the cost of care could help improve understanding and decision-making in these individuals.



PCP recommendation
was the top factor
influencing people when
choosing their oncologist.

Part 1. Screening, Detection, and Diagnosis

CONTINUED

One of our more concerning findings was the number of respondents who struggled to get a clear cancer diagnosis. Over half of patients (52%) and nearly as many caregivers’ loved ones (49%) faced this challenge (Figure F). Patients with lung cancer had an especially difficult time, with over 75% struggling at the diagnosis stage. At a time in the journey when worry and fear run high and every day that care is delayed impacts outcomes,³ the lack of clarity is especially challenging.

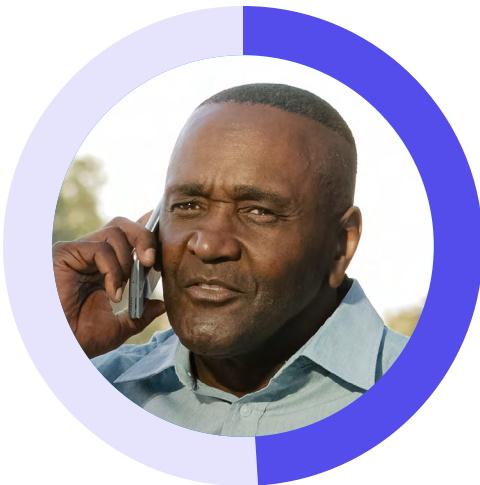
Perhaps as a result, most respondents sought out a second opinion on their diagnosis and/or treatment plan (64% of patients and 59% of caregivers’ loved ones). Amongst our respondents, second opinions were requested more often by the younger age groups (18-44 years old), indicating a greater degree of familiarity and/or comfort with this type of service. We also found that **individuals who worked in healthcare were more likely to request a second opinion**, perhaps because they are more knowledgeable about this kind of service and have greater awareness of the value of the service.

FIGURE F

Half of respondents noted difficulty in getting a clear diagnosis, representing a significant challenge at a pivotal moment in their care.



52%
of people with cancer noted difficulty
in getting a clear diagnosis



49%
of caregivers noted difficulty in getting a clear
diagnosis on behalf of their loved ones

3 BMJ 2020; 371 doi: <https://doi.org/10.1136/bmj.m4087> (Published 04 November 2020). <https://www.bmj.com/content/371/bmj.m4087>

Part 2: Treatment Phase

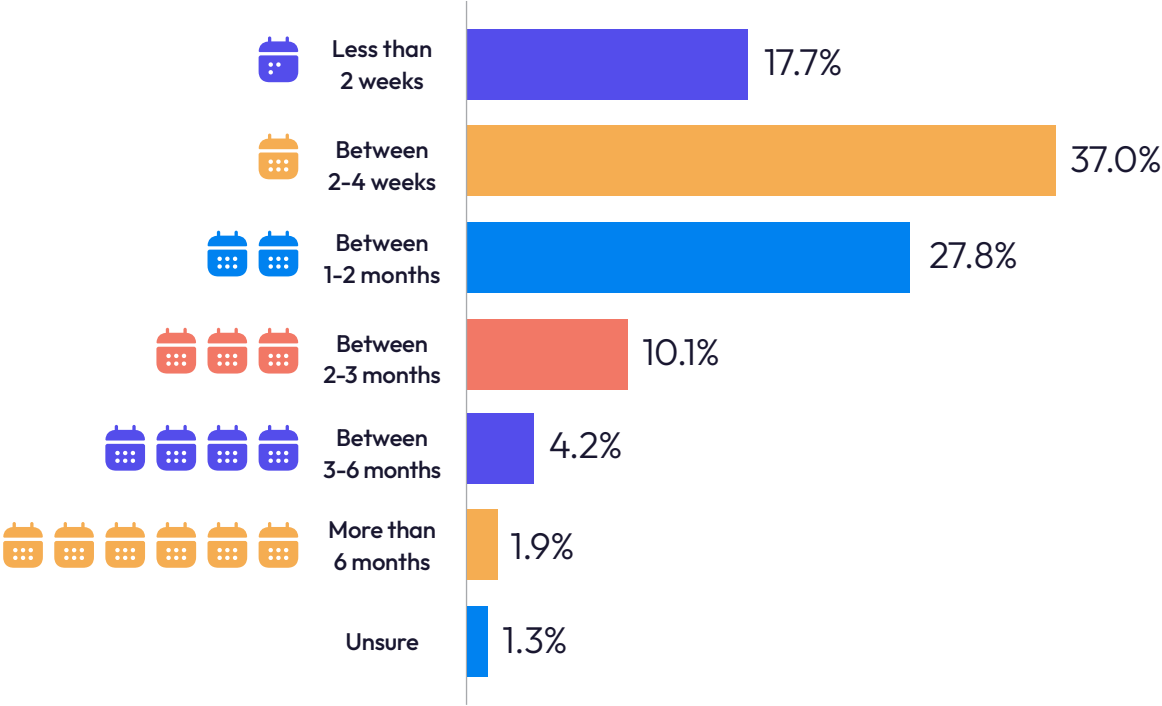
Aside from receiving an accurate diagnosis, starting treatment in a timely manner is vitally important to patient outcomes.⁴ While there are some delays that are necessary to provide the patient with the best care plan, like genetic testing or specialist referrals, there are many other delays that result from the inefficiencies of our healthcare system, like complicated pre-authorization processes.

In our survey, 80% of patients waited at least 2 weeks to start their treatment and about 45% waited at least one month (Figure G). Research has shown that factors contributing to delays in cancer care may include patient demographics (like age, ethnicity, or geographic location) and social determinants of health (like community setting, health literacy, access, and socioeconomic status).⁵

Clear communication is another critical part of the cancer care journey for both patients and caregivers. **Most respondents (over 75%) reported that it was easy to communicate with their (or their loved one's) oncologist.** It's worth noting that this result, however, may be influenced by the expectations that most people have about communicating with a provider.

FIGURE G

For nearly half of people, time to treatment took more than a month.



4 BMJ 2020; 371 doi: <https://doi.org/10.1136/bmj.m4087> (Published 04 November 2020). <https://www.bmj.com/content/371/bmj.m4087>

5 Eur J Surg Oncol. 2021 Aug;47(8):1816-1827. doi: 10.1016/j.ejso.2021.02.029. Epub 2021 Mar 6. <https://pubmed.ncbi.nlm.nih.gov/33715909/>

Part 2. Treatment Phase

CONTINUED

This could also explain why the younger age group was the exception to the above finding, with significantly more adults aged 18-24 finding it difficult to communicate with their oncologists. In fact, our findings showed that younger patients were the exception in the communication category, feeling that it was not as easy to communicate with their providers as they would have hoped.

During the treatment phase of their journey, cancer patients undergo the physical impact of not just cancer but their cancer treatment, which may lead to side effects like nausea and vomiting, rashes, or fevers. Often, these concerns arise outside of typical clinic hours, leaving patients unsure where to go for help. Our respondents indicated that they typically turned to urgent care or the emergency department in these situations.

About 79% of patients had at least one urgent care visit during their cancer care journey, while 74% had at least one emergency department visit (Figure H). In many cases, frequent visits like this add unnecessary risk and cost. In fact, research shows that commercially insured patients still pay, on average, \$646 out of pocket for a visit to the ER.⁶

Research shows that at least half of these visits are potentially avoidable.⁶ As a result, shifting to lower acuity sites of care when appropriate could make a substantial difference in holistic health and outcomes, like improving access to care and financial stability.

6 Emergency department visits exceed affordability threshold for many consumers with private insurance Peterson-KFF Health System Tracker. <https://www.healthsystemtracker.org/brief/emergency-department-visits-exceed-affordability-thresholds-for-many-consumers-with-private-insurance/>

FIGURE H

About three-quarters of patients have at least one urgent care visit and at least one emergency department visit during their cancer journey.



79%

of patients had at least one urgent care visit



74%

of patients had at least one emergency department visit



In addition to being avoidable, these visits represent a significant cost to the patient.

Part 2. Treatment Phase

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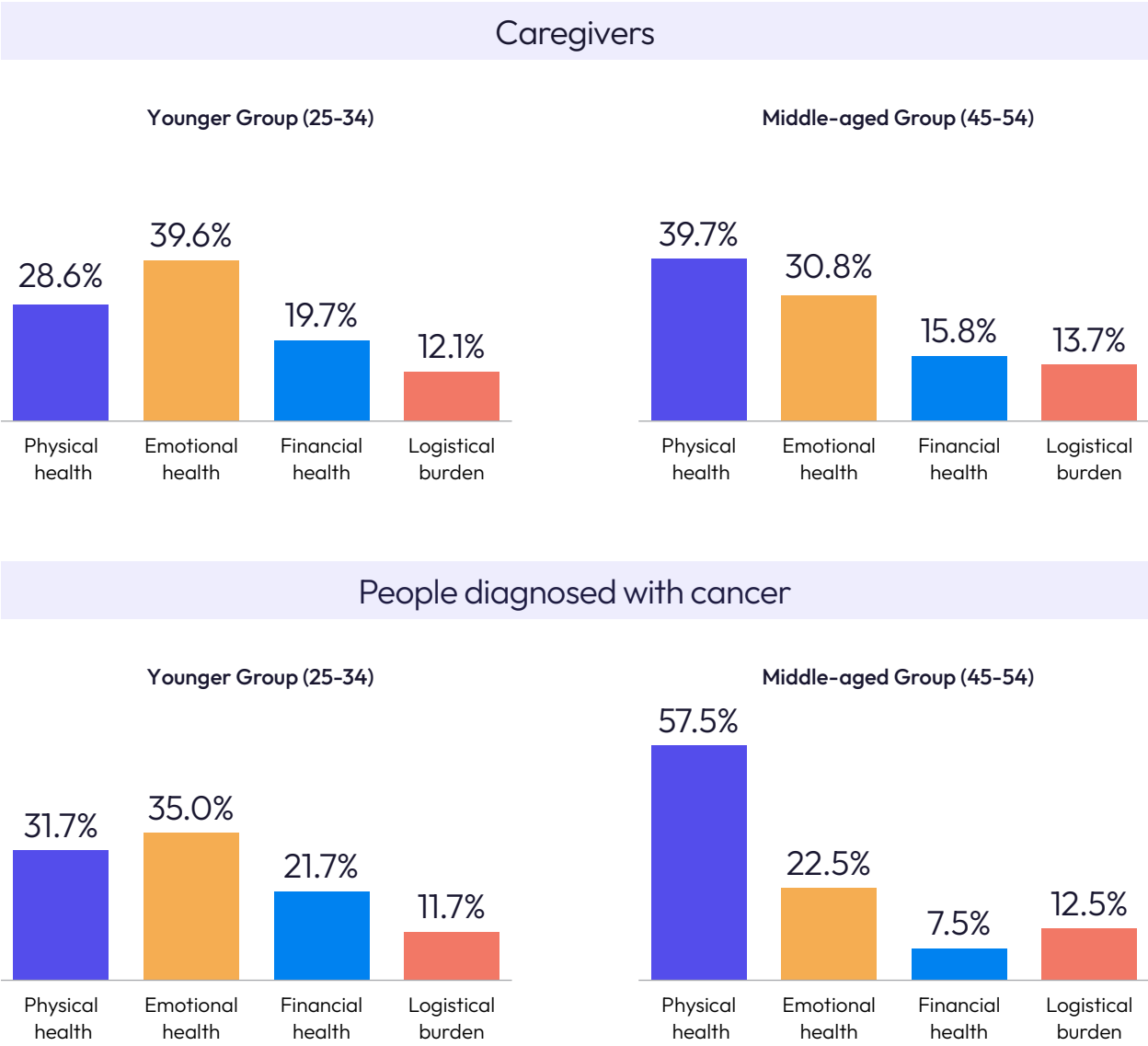
We asked people with cancer and caregivers to rate the aspects of their cancer care journey that they found most challenging to manage. **While most patients (38%) found it most difficult to manage their physical health, the majority of caregivers (34%) found their emotional health the most difficult aspect to manage.**

When diving into age-related segmentation, we find that patients in the younger age groups reported their emotional health as the bigger challenge while those in the 45–54-year-old age group reported that their physical health was hardest to manage (Figure I). It’s worth noting that individuals in latter age range are sometimes referred to as the “sandwich generation” because they juggle the responsibilities of parenting children, as well as providing support for their own aging parents.⁷ Certainly, this could make it challenging to manage their own health.

7 A national profile of sandwich generation caregivers providing care to both older adults and children. Journal of the American Geriatrics Society, 71(3), 799–809. <https://agsjournals.onlinelibrary.wiley.com/doi/10.1111/jgs.18138>

FIGURE I

Younger adults found their emotional health more challenging to manage, while middle-aged adults found their physical health more challenging to manage.



Part 3. Survivorship

When reflecting on their cancer journeys, **most individuals diagnosed with cancer (90%) reported receiving support from family or friends during their illness.** A vast majority (78%) of them said that they felt well-supported throughout their experience.

However, there were still times in the journey for most patients when they felt lost, confused, or unsupported. In fact, 60% of patients and 67% of caregivers report feeling this way at some point. Patients also worried about the impact of their condition on their loved ones, with 65% of patients stating a persistent fear of burdening their friends and families (Figure J).

Most individuals who were diagnosed with cancer in our survey were worried about the burden their care placed on loved ones.

Unexpected and costly medical bills are another difficult-to-manage aspect of cancer care, contributing to financial toxicity and even bankruptcy. This can be more pronounced in younger patients due to the relative lack of savings available to manage unexpected costs. Many individuals in Gen Z (32%) and the Millennial generation (31%) have less than \$1,000 in total savings, while **70% of Gen Z and Millennials have less than \$5,000 in total savings.**⁸ In addition, younger employees are more likely to have high deductible health plans with higher cost-sharing responsibilities because they don’t typically expect to have significant healthcare needs.⁹

8 American Savings By Generation: How Balances And Goals Vary By Age. Accessed 09/24/24. Updated 08/15/24: <https://www.forbes.com/advisor/banking/savings/average-american-savings/>
9 High-deductible health plan enrollment among adults aged 18–64 with employment-based insurance coverage. NCHS Data Brief, no 317. Hyattsville, MD: National Center for Health Statistics. 2018. <https://www.cdc.gov/nchs/data/databriefs/db317.pdf>



Most individuals who were diagnosed with cancer in our survey were **worried about the burden their care placed on loved ones.**

FIGURE J

While many felt supported during their cancer experience, two-thirds of people with cancer feared they were burdening their loved ones.



Part 3. Survivorship

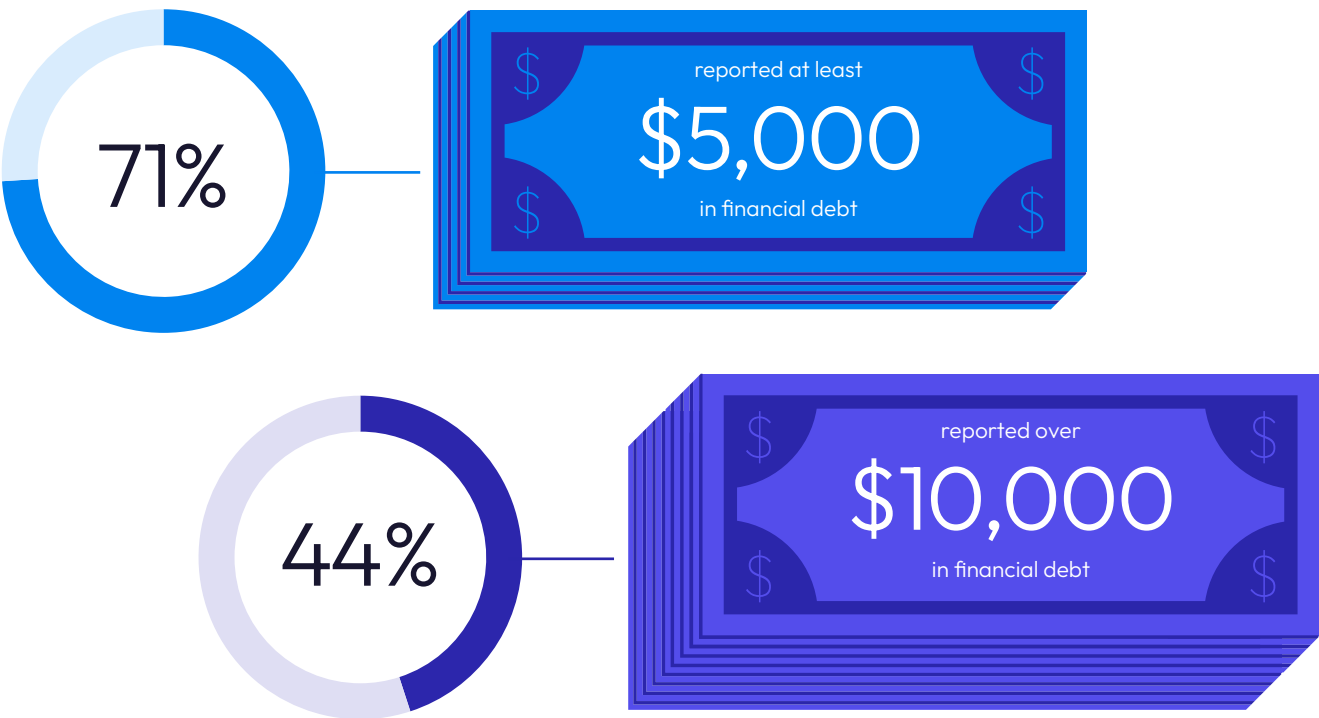
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Nearly half (44%) of the cancer patients in our survey reported over \$10,000 in financial debt related to their cancer care. A whopping 71% report at least \$5,000 in debt (Figure K). Given the limited savings of most Americans, as discussed previously, it's no surprise that 63% of patients in our survey stated that they worried about managing their cancer-related expenses or debt. Existing literature shows that approximately half of people with cancer in the United States experience financial toxicity.¹⁰ Caregivers also take on this burden, with recent research showing financial toxicity in nearly half of cancer caregivers.¹¹

Recent research shows that nearly half of cancer caregivers face financial toxicity.

FIGURE K

Almost half of people with cancer have over \$10,000 in debt because of their cancer care.



¹⁰ Family and Caregiver Financial Toxicity Associated With Cancer—A Global, Inequitable, and Urgent Consideration. JAMA Netw Open. 2023;6(6):e2319317. doi:10.1001/jamanetworkopen.2023.19317. <https://jamanetwork.com/journals/jamanetworkopen/fullarticle/2806480>

¹¹ Financial toxicity of informal caregivers of colorectal cancer patients: A cross-sectional study. Eur J Onc Nsg. 2024; 69: 102519. <https://doi.org/10.1016/j.ejon.2024.102519>

Focus Area | Cancer in the Workplace

Patients and caregivers may approach their work lives differently during and after treatment. Of those we surveyed, **68% of cancer patients and 72% of caregivers continued to work after a cancer diagnosis.**

Amongst those who didn't work after a diagnosis, 53% of these patients took a leave of absence to manage their care and 15% were asked to leave their job. Given the federal and state-level protections put in place to protect employees in medical leave situations, it's likely that this percentage reflects the perceptions of employees when leaving the workforce. Either way, it is clear that employees felt their condition was negatively viewed by their employer.

A majority of respondents (68%) said they felt comfortable sharing information about their cancer diagnosis at work and felt like they were well supported by their workplace overall. While many cancer patients (59%) and caregivers (62%) found it challenging to remain focused at work at times, they were able to utilize accommodations like taking time off for doctor's appointments or taking breaks for medication. In particular, caregivers expressed the need for flexible work hours so that they could better support their loved ones.

Despite generally feeling well-supported, respondents noted lingering inequities and stigma in the workplace.



Despite generally feeling well-supported, respondents noted **lingering inequities and stigma** in the workplace.

Focus Area | Cancer in the Workplace

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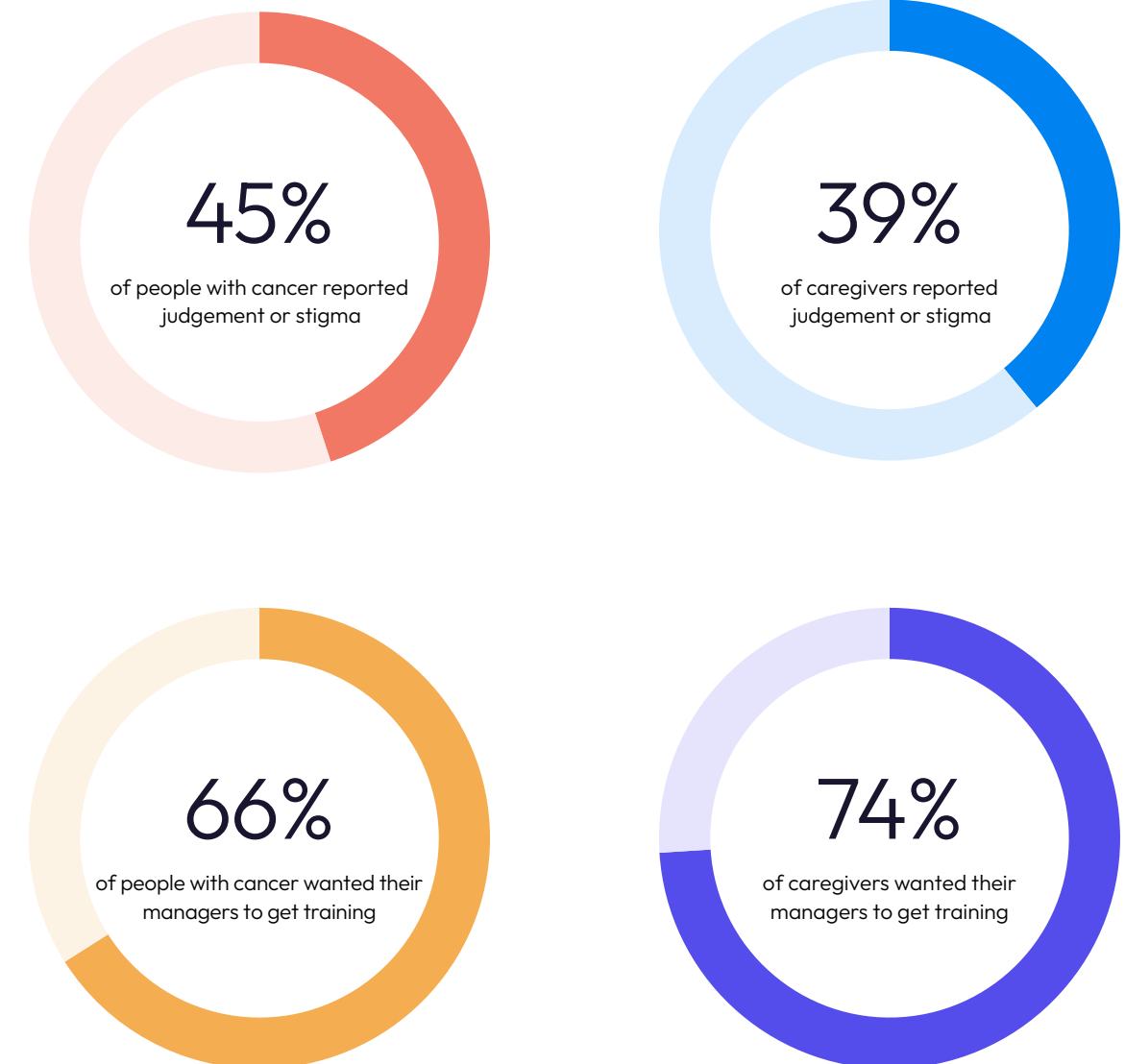
Nearly half of people with cancer (45%) and over a third of caregivers (39%) reported encountering judgement or negative stigma in their workplace as a result of their diagnosis. On top of that, 74% of caregivers and **66% of cancer patients strongly believed that their work experience would have been better if their managers or supervisors had specialized training in managing employees who are impacted by cancer** (Figure L).

Both cancer patients (85%) and caregivers (87%) reported that they would feel more loyal to their employers if they offered benefits that include an easy-to-use app that allowed them to access early detection, expert second opinions, dedicated support, virtual and in-home urgent care, and workplace support for cancer care.

Staying in the workforce can be extremely beneficial to both patients and caregivers. In addition to providing structure, a sense of normality, and a source of social interactions, maintaining employment is often necessary to manage the cost of care. As the cost of cancer care continues to rise, it places an increased financial burden on patients and their loved ones.

FIGURE L

Nearly half of people with cancer experienced some level of judgement or stigma in the workplace as a result of their diagnosis.



Summary

The survey results shared above shed light on the complex experiences of people with cancer and their caregivers. Some positive points stand out, like the level of support many patients feel from family, friends, and providers when they are receiving treatment. But there are certainly numerous challenges for both people with cancer and caregivers, like the financial strain placed on them from the cost of their care. While our survey results highlight many of these areas of stress and friction, it's important to remember that these are also areas of opportunity. We'll discuss impact and ideas for improving the cancer journey in the next section of this report.

When it comes to the employee experience with cancer, today's challenges represent tomorrow's **opportunities for change.**



Discussion



Why does the employee experience matter?

Employers and their HR teams are well aware by now of the rising cost of cancer treatment. **In fact, estimates suggest that cancer care in the United States will cost upwards of \$245 billion by 2030.**¹² Employers face mounting healthcare bills, with cancer now acting as the top driver of those costs.¹³ Financial toxicity, defined as the negative effects of medical costs on a person's well-being, is an insidious new side effect of cancer treatment for most patients and their families.

Aside from the financial impact of cancer treatment, the physical toll of the disease can be devastating. Though survival rates are increasing across many cancer types, long-term side effects from treatment therapies and the intense stress of the experience can lead to lasting physical and mental health challenges in patients. Survivors may leave the workplace when they struggle to integrate their new healthcare needs with their previous lifestyle and demands of their job. Caregivers of cancer patients are an often underrepresented group of employees who share the burden of treatment schedules, doctor visits, and healthcare bills with their loved ones. In fact, half of caregivers report significantly high levels of emotional stress.¹⁴

¹² The rising cost of cancer care. <https://www.aacr.org/patients-caregivers/progress-against-cancer/the-rising-cost-of-cancer-care/>. Accessed 09/24/24.

¹³ Cancer now top driver of employer health care costs, says business group's 2023 health care strategy and plan design survey. <https://www.businessgrouphealth.org/newsroom/news-and-press-releases/press-releases/2023-lehcspds>. Accessed 09/24/24.

¹⁴ PDQ® Supportive and Palliative Care Editorial Board. PDQ Informal Caregivers in Cancer. Bethesda, MD: National Cancer Institute. Updated <03/12/2024>. Available at: <https://www.cancer.gov/about-cancer/coping/family-friends/family-caregivers-hp-pdq>. Accessed 09/15/2024. [PMID: 26389284]



Why does the employee experience matter?

CONTINUED

Cancer rates are on the rise in working age adults and this leaves both employers and their employees facing the increasing impact of this disease. Cancer is different than other conditions. It is complex. It is all-encompassing. It is a long-term journey with lifelong implications. Given this reality, employers may struggle to identify ways in which they can positively impact their employees' experience and outcomes, without further increasing healthcare costs.

Our survey on the patient and caregiver experience highlighted some of the challenges that employees face across their cancer journeys. **However, these challenges are also our opportunities to improve the holistic experience - physically, emotionally, and financially.** We believe that we can and should use this information to get people with cancer and their loved ones to the right care, at the right time. Across this survey, we identified thematic opportunities in the experience that we explore in more detail below.

Five themes:

1. Screening & Early Detection Support Needed
2. Diagnostic Difficulty
3. More Holistic Support needed
4. Workplace Environment Impacts Outcomes
5. Patients & Caregivers Face Financial Toxicity



Theme: Screening and Early Detection

Support Needed

With the incidence of some cancers rising in younger adults, cancer screening programs are more important than ever in the working age population. While many employees may feel well-versed in cancer prevention recommendations, like eating a healthy diet, getting regular exercise, and using sunscreen, it can be another thing entirely to engage in those healthy behaviors. This is where a primary care provider and other support systems are pivotal to driving that positive behavior change. In addition to regular check-ins with a primary care provider, cancer screenings can help to detect cancer earlier, thereby improving outcomes and reducing cost of care over the long term.

How Transcarent can help

Transcarent Cancer Care provides extensive screening and early detection support through intelligent, personalized screening reminders and tracking features. Our Care Team helps employees and their loved ones find a high-quality provider and schedule appointments. If the employee has a question about screening or other cancer topics, they can work with a dedicated Oncology Nurse Navigator to get answers.



Theme: Diagnostic Difficulty

Survey respondents discussed the challenges in getting a clear diagnosis, with some groups, like those with lung cancer, feeling this more deeply. Unfortunately, diagnosing cancer is rarely straightforward and typically multiple tests and specialists are involved in the process. The complexity inherent in our healthcare system adds to the burden, leaving people feeling lost and confused. Diagnostic challenges are not only emotionally taxing for patients and their loved ones—they are also a source of wasteful spend, avoidable costs, and time-to-treatment delays.

Providers face additional challenges as they try to keep up with the pace of cancer care research and advancements. Medical knowledge doubles every 73 days¹⁵ and local oncologists may not have the benefit of being exposed to the latest evidence and recommendations for each cancer case.

How Transcarent can help

Delays in getting an accurate diagnosis and effective treatment plan can impact patient outcomes significantly. Transcarent's Oncology Nurse Navigators guide patients and caregivers through their entire journey with cancer; this is especially important during transitional stages like diagnosis, in which next steps and treatment plans are being decided. Oncology Nurse Navigators help reduce barriers to care and decrease time to diagnosis and treatment. They can also advocate for their patients to get the right care at the right time. In addition, our program includes Expert Second Opinions from some of the top, subspecialist oncologists in the country. These specialists are up to date on the most cutting-edge research and recommendations and can work with local providers to accurately diagnose cancer and optimize their treatment plan.

¹⁵ Challenges and opportunities facing medical education. Trans Am Clin Climatol Assoc. 2011;122:48-58. PMID: 21686208; PMCID: PMC3116346. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3116346/>



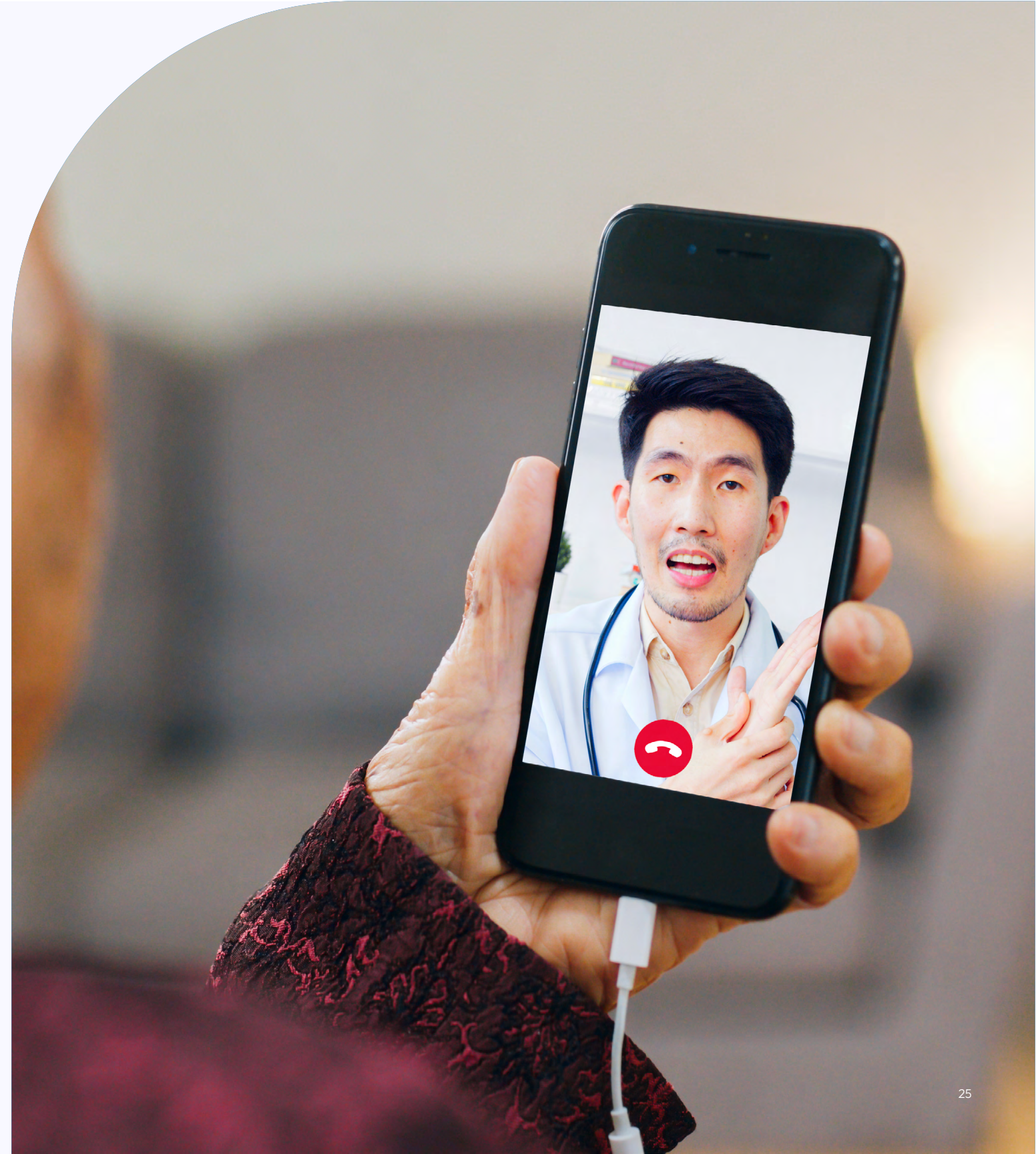
Theme: More Holistic Support Needed

Employees diagnosed with cancer talked positively about the support they received from friends, family, providers, and their workplace. However, both patients and caregivers struggled to manage and balance their physical, emotional, and financial health during the cancer journey. What's more, patients noted the persistent concern that they were burdening others when they needed this support. It's likely that this guilt and concern over the burden they are placing on others detracts from the support they receive and adds additional stress to their experience.

One of the gaps in supporting physical health is providing care to patients outside of their appointments and typical clinic hours. Having direct access to clinical guidance and care can help reduce the impact of symptoms and side effects, as well as the costs associated with higher acuity sites of care like the emergency department.

How Transcarent can help

Transcarent Cancer Care offers accessible urgent care options for cancer patients, including 24/7 virtual urgent care and at-home urgent care. Additionally, our Oncology Nurse Navigators help to guide patients and caregivers at every step of their journey, from educating them on side effects and symptoms, to ensuring they understand their oncologist's instructions, to offering a listening ear when emotional support is needed. Oncology Nurse Navigators also help to reduce the impact of administrative aspects of care by helping patients and their loved ones manage appointments, communicate with their care teams, navigate complicated processes like prior authorizations, and understand their best next steps.



Theme: Workplace Environment Impacts Outcomes

While many patients and caregivers report feeling supported by their workplace, data indicated that it is not quite this simple. Many felt that they still felt negative stigma and judgement in the workplace because of their diagnosis or role as a caregiver. An overwhelming majority of respondents noted that they would have had a better experience if their managers received specialized training in managing cancer in the workplace. This tells us that high-level structures and processes, such as flexible work schedules and medical leave programs, should be in place to support employees impacted by cancer. However, patients and caregivers are finding significant gaps in management and workplace culture that results in them feeling uncomfortable in their experiences.

Why does this matter so much? Feeling stigma or judgement in the workplace can impact productivity, outcomes, and mental health. For employees who are already experiencing a taxing healthcare journey, this may be even more pronounced. In fact, **over 85% of employees surveyed stated they would feel more loyal to their employers** if they offered cancer benefits that included a digital app and workplace support.

How Transcarent can help

At Transcarent, we work closely with our clients to bring cancer support into the workplace. In addition to integrating with the full benefits ecosystem and training our Oncology Nurse Navigators on the resources available to employees, we offer a suite of additional workplace resources. Our workplace benefits guides help any employee impacted by cancer learn more about their benefits and the considerations for managing their health within the context of their workplace. We also developed specialized training materials on “Managing Cancer in the Workplace” for people managers, so that everyone has access to the resources and education they need to succeed.



Theme: People with Cancer & Caregivers Face Financial Toxicity

An unfortunate reality of many conditions, including cancer, is the financial burden that it places on employees and employers. With cancer, this financial burden is often placed on caregivers, as well. In our survey, half of patients and nearly as many caregivers reported receiving unexpected bills and a majority were concerned about the financial impact of their care. Over 70% of patients reported at least \$5,000 of financial debt because of their cancer care. **As we stated in the results, this debt alone could wipe out the savings of many employees.**

How Transcarent can help

Our Oncology Nurse Navigators know first-hand that cancer care is exceedingly expensive for both employers and their employees. They work one-on-one with patients and caregivers to help them understand costs of care, dissect medical bills, and find resources to help with the financial burden of their care. In addition, Transcarent's Center of Excellence network helps to reduce unexpected costs for both employers and employees by establishing value-based contracts with high-quality, high-performing providers. Our benefit design also waives cost-sharing within the Center of Excellence network. All these efforts serve to reduce the impact of financial burden on both patients and caregivers, reducing the chance of financial toxicity or bankruptcy. No one should have to go bankrupt to get cancer care.



The Future of Cancer Care

While there are many challenges facing employees who are impacted by cancer, there are just as many opportunities to improve their experiences and outcomes. In this detailed consumer survey, we dove into the details of the employee's day-to-day experience, uncovering deep insights about their holistic sentiments, perceptions, and experiences. In doing so, we are building a more complete picture of the state of cancer care in the employee population. **Right now, we can see that there are many opportunities to provide a better experience and better outcomes with more affordable, accessible, and high-quality care.**



The Most Comprehensive Cancer Care Available

Transcarent Cancer Care is the most comprehensive, end-to-end cancer support experience available to employers and their employees. Through the combination of our innovative digital platform, live clinical navigation, and connected network of high-quality providers, our program serves any employee impacted by cancer, including caregivers, from screening through survivorship. The longitudinal and comprehensive design of our experience drives improved outcomes and lowers costs for both employers and their employees.

If you would like to learn more about how our care experience delivers value and outcomes, ask us about our whitepaper “Reducing the Financial Impact of Cancer Care.” If you are interested in helping your employees or clients manage cancer care, please contact us at sales@transcarent.com. You can also check us out at <https://transcarent.com/cancer-care> and on [LinkedIn](#).