Cancer Diagnosis and Treatment: Employment and Health Insurance Challenges

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Today’s talk

- Cancer & employment overview
- Key findings & Implications
- Provocative issues for policy considerations & impact on patients’ lives
- Conclusions
Cancer and Employment

- Large population affected (U.S.)
  - ~15 million survivors
  - ~7 million are working age
  - Majority are women (58%)
- Shift in age at diagnosis
  - Emphasis on early detection leads to younger individuals diagnosed and treated
U.S. Cancer Screening Guidelines

Cervical cancer: Women aged 21 to 65

Breast cancer: Women aged 40+

Colorectal cancer: Women and men aged 50+

Prostate cancer: High risk men <75 years of age

Lung cancer: Smokers age 55-80
Shift in Treatment

- Outpatient setting
- Duration ranges from a few months to years
  - New therapies continue until evidence of disease progression
- Longer survival
Overall Workforce Trends

- Trend to remain in the workforce longer
  - Require more resources to retire
- More women entering the workforce
Skilled Labor Trends – Gig Economy

- Freelancers and full-time employees work together
- Cost cutting by removing healthcare coverage and other benefits
- Workplace wellness and well-being programs on the rise to attract talent
- 2 top demands following pay
  - Healthcare coverage
  - Work flexibility
Low Skilled Labor Trends

- Work fewer hours
- Withdrawal from the labor force, particularly among men
- Cost cutting by removing healthcare coverage and other benefits
- Loss of middle skilled jobs led to polarization
  - More men shifted to low skilled jobs
  - More women shifted to high skilled jobs
Motivation to Remain Working

- Health insurance
- Wages
  - Financial toxicity
  - Reduced household income
- Sense of normalcy, source of distraction, establishment of routine
  - Self-worth & accomplishment
  - Signals recovery to family, friends, & coworkers
Relevant Outcomes

- Labor supply (employment & hours worked)
  - Patient & spouse
- Wages
- Benefit retention & “hours” lock
- Job mobility
- Work limitations
Important Mediators

- Treatment type, dose, duration
- Symptoms, interference, functional status
- Education
- Worksite conditions
  - Job task
  - Accommodations
  - “Health-centered” / “Well-being” environment
- Supportive
- Job satisfaction
Employment & Hours Worked

- For breast and prostate cancer survivors

During Treatment (diagnosis to 6 months)
- Lowest employment rates
- Fewer hours worked

12 to 18 months following diagnosis
- Return to work for most patients
- Hours about the same or a little less as pre-diagnosis

Long-term (2 to 5+ years)
- Lower rates of employment
- More hours worked

*Prior to oral agents & other innovations
Return to Work: Risks

Treatment
- Chemotherapy
- Extended treatment (more symptoms; more interference)
- Fatigue and depression; functional limitations
- Compromised cognitive functioning

Negative work environment
- Few accommodations during and following treatment
- Unsupportive supervisor/co-workers
- Low job satisfaction
- Physically demanding jobs

Patient
- Age
- Minority race/ethnicity
- Poor physical functioning
- Late stage at diagnosis
## Interference with Job Tasks

<table>
<thead>
<tr>
<th>Job requirements</th>
<th>Breast cancer</th>
<th>Prostate Cancer</th>
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<tbody>
<tr>
<td></td>
<td>Cancer</td>
<td>95% CI</td>
</tr>
<tr>
<td></td>
<td>interfered, %</td>
<td>(&lt;.001)</td>
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<tr>
<td>Physical effort</td>
<td>49 (43.49 to 55.40)</td>
<td>&lt;.001</td>
</tr>
<tr>
<td>Heavy lifting</td>
<td>62 (54.17 to 69.97)</td>
<td>&lt;.001</td>
</tr>
<tr>
<td>Stooping</td>
<td>32 (26.53 to 38.45)</td>
<td>&lt;.001</td>
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<tr>
<td>Concentration</td>
<td>31 (26.30 to 35.36)</td>
<td>&lt;.001</td>
</tr>
<tr>
<td>Analysis</td>
<td>28 (23.25 to 32.94)</td>
<td>&lt;.001</td>
</tr>
<tr>
<td>Keeping up with the pace set by others</td>
<td>39 (33.50, 45.04)</td>
<td>&lt;.001</td>
</tr>
<tr>
<td>Learning new things</td>
<td>20 (15.26 to 23.25)</td>
<td>.717</td>
</tr>
</tbody>
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Source: Bradley et al., Cancer Investigation. 2007
Accommodations

- 87% of predominantly white, well-educated sample report having an accommodating employer
- Strong predictor of return to work and provides a health benefit
- Discrimination leads to lower return to work (Bouknight et al.)
- Low-income multi-ethnic women less likely to have an accommodating employer (Blinder et al., 2017)
Spouse Employment

- Employed spouses of women with breast cancer do not change their labor supply
  - Decrease in employment and hours worked during the active treatment period
- Men who insured their wives decreased their hours by less than men with another source of health insurance
Healthy Insurance Comparisons

- Having insurance,
- Having the ‘offer’ of insurance,
- Having a spouse with insurance,
- Having a spouse with the ‘offer’ of insurance

- Fits with some of the health reform scenarios
Health Insurance

Employment-contingent health insurance incentivizes greater labor supply

- **Hours worked**: 8% to 11% difference in hours worked; "Hours lock" (ACA implications)
- **Options matter**: Strongest evidence when comparing women who differ in dependency on their jobs for insurance, but are more similar in other characteristics
Healthy Insurance - Conclusions

- Dependency on employer for health insurance may result in loss of coverage for those who cannot continue working.
- Employer-based health insurance may be associated with health sacrifices for those that continue working.
- Suggests having an alternative will reduce labor supply during the 12 months following diagnosis, but will not lead to mass exodus.
Implications

- Clinical
- Worksite
- Policy
Clinical

- Work outcomes as part of clinical studies
- More than quality of life
- Better symptom control
- Supportive therapies for work
  - Sleep aids, antidepressants
  - Physical therapy
  - Cognitive reconditioning
Workplace

- Health and well-being environment to provide a cancer focus
- Accommodations throughout the workforce
  - Flexible schedule, reduced hours, “special equipment” for all workers
Policy

- Options for health insurance outside of employment
- Paid sick leave

- Critical in a gig economy and for low skilled workers
Acknowledgement

- Labor Market Outcomes of Cancer Survivors (R01CA86045)
  - What is the change in employment and hours worked among employed persons following breast or prostate cancer diagnosis?

- Health, Health Insurance, and Labor Supply (R01CA122145)
  - Does health insurance source alter labor supply among married, employed, and insured women treated for breast cancer?
Questions?