

# CANCER SUPPLEMENT INSURANCE & Comparative Figures

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Doctors and drugs aside, there's **one thing you must have to fight cancer.**

**And that's cash benefits to pay towards proper care. When your life is on the line, you want every possible effort to get you well again.** You don't want to be pinching pennies when there's a procedure or drug that can help give you back your life. You want it. And you want it now.

The National Institute of Health estimates overall costs for cancer at \$107 Billion per year. If you or your loved one gets cancer, your share alone could run into thousands of dollars.

According to the American Cancer Society [Cancer Facts & Figures – 1998]

- About 1,228,600 new cancer cases are expected to be diagnosed this year
- **In the U.S., men have a one in two lifetime risk of developing cancer; women a one in three risk**
- An estimated 8,700 new cancer cases will be diagnosed in children
- Since 1990, approximately 11 million new cases have been diagnosed.

Science and medicine have made wonderful advances in the treatment of cancer and survival rates for most all forms have dramatically increased over the past few years. **But while survival rates and expectations grow, so do the costs of new and advanced treatments.**

Of the overall cost of \$107 Billion, approximately \$37 Billion is spent each year to medically treat cancer. Here is a listing of other expenses which make up the difference in the overall costs.

- **Deductibles** – Most standard health policies have hefty deductibles and as a cost savings method, most of us choose higher deductibles each year.
- **Cost sharing expenses** – Once your deductible has been satisfied, you will still be responsible for 10%, 20% or 30% of the bills as part of your co-insurance arrangement.
- **Out of network expenses** – require an even greater co-insurance payment, often as high as 50% of the bills which must be paid by you. Most all of the major cancer treatment centers are located in states other than Kansas and the Midwest which creates added expenses for the .....
- **Nonmedical expenses** – Travel Food Lodging Phone Household Help
- **Out-of-pocket expenses** - Normal, everyday living cost still have to be paid like: Car Payments Mortgage or Rent Payments Utility Bills Groceries
- **LOSS OF EARNING POWER** – If you're seriously injured or ill, the paychecks will eventually stop. And if your spouse has to leave work to care for you, your family may face a double loss of income. This item alone probably accounts for the greatest loss to the personal assets and is possibly the single most important reason for Cancer Supplement Insurance.

**On the reverse side is an actual case history showing the costs to treat an early stage of breast cancer. The costs were incurred from 10-14-99 to 6-22-00.**

## Actual Incurred Costs of Treatment

<b>Chemotherapy:</b>	4 days @ \$2,090	\$8,360	
	4 days @ 421	1,684	\$10,044
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<b>Radiation:</b>	25 days@ \$ 628	\$15,700	
	5 days @ 384	1,920	\$17,620
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<b>Transportation:</b>	5,031 miles @.50		2,515
<b>Surgery:</b>	per schedule		1,100
<b>Initial testing</b>	per schedule		1,073
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<b>Total benefits considered:</b>			<b>\$32,352</b>

**Notes:** 5 days were in hospital due to complications, but no benefits paid as actual cancer treatment was not being administered. Very little treatment actually requires in hospital treatment. Most is now administered as an outpatient in various cancer treatment centers. The 4 days of chemotherapy @ \$421 covered only the administration of the drugs as no charge was made since the treatment was given as part of a clinical trial. Very few complications were encountered during this course of treatment. Other non-considered actual treatment charges were an additional \$20,000+

## Comparative Figures

	‘Benefits of’	
	Company A	Company B
<b>In Hospital Room &amp; Board</b>	\$300	\$150
<b>Doctor Visit in Hospital</b>	0	\$ 50/day
<b>Private Nursing</b>	0	\$150/day
<b>Transportation</b>	.50/mile	.50/mile
<b>Lodging (Adult Companion)</b>	\$60/day	\$50/day
<b>Chemotherapy Benefit</b>	\$300/day	\$10,000/month*
<b>Radiation Benefit</b>	\$300/day	\$10,000/month*
<b>Immunotherapy Benefit</b>	0	\$10,000/month*
<b>Self-administered Chemo</b>	0	\$10,000 lifetime
<b>Surgery</b>	scheduled	scheduled
<b>Preventive Care</b>	\$50/year	\$50/year

- \*No limit per day. Pays actual charges up to \$10,000 per month with no lifetime maximum.

*Based on charges for the case history above, Company A would have paid benefits totaling \$16,088 while Company B actually paid benefits totaling \$31,752. Most Companies offering Cancer Supplement Insurance offer benefits similar or less than provided by Company A.*