Ensuring Access To Care For Rural Cancer Patients



BACKGROUND

The treatment of cancer is improving due in large part to new advancements in therapies. Patients are no longer limited to treatment via infusion as many cancer medications are now available in pill form—and these oral cancer medications are the only effective treatment for certain patients. They are saving the healthcare system money and providing patients with a better quality of life. However, patients have difficulty accessing oral cancer medications because health plans often require higher cost-sharing for them than they do for IV chemotherapy.

Higher co-payments, co-insurance and deductibles result from insurance benefit design, which has not adapted to the introduction of new, innovative, oral cancer medications. To ensure patients receive the treatment deemed most appropriate by their doctor, **health plans should not require different cost-sharing amounts for the oral and IV cancer medications that they cover**.

CHALLENGES FOR RURAL CANCER PATIENTS

Cancer patients in rural areas face a host of unique challenges that have the potential to limit their access to appropriate diagnosis and treatment, which puts them at risk for later diagnosis and more severe disease progression.



more likely to be diagnosed with late stage cancer than patients who live in urban areas.¹

Rural cancer patients travel longer distances and for longer times to get the same care as those living in other areas. Median travel time for patients in small towns and isolated rural areas was **180 minutes to NCI facilities and 105 minutes to an academic medical center**.³ Rural patients are...

less likely to receive chemotherapy than patients who live in suburban areas and 38% less likely than patients in urban areas.²

Rural residents are disproportionately disadvantaged financially, making it **difficult to afford both the extra travel costs and the treatment costs** themselves. In 2013:

- **Based on median incomes**, rural patients made \$14,414 less than those in urban areas⁴
- **18.2% of rural residents** lived in poverty compared to 15.4% in urban areas⁵



BENEFITS OF ORAL CANCER MEDICATIONS

Oral cancer medications can play an important part in addressing the disparities facing rural cancer patients:

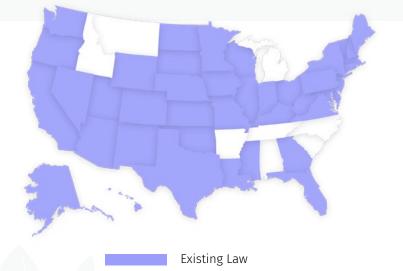


Because they can be administered at home, **oral cancer medications are much more accessible than injection and IV-based cancer treatments**, and allow patients and their caregivers to spend less time and money traveling to cancer care facilities.

Oral cancer medications tend to have less direct medical costs than IV treatments, which carries additional costs that add up to an estimated \$47 more per day per patient when compared to oral cancer medications.⁶ For rural patients who may be financially disadvantaged, this can make a substantial difference in affordability of care.

SUMMARY

But, while research shows that oral cancer medications can be very effective, many patients still have trouble accessing these medications due to high out-of-pocket costs. Oral parity legislation, which has now been passed in 43 states and the District of Columbia, has ensured parity in patient out-of-pocket costs for all cancer treatments. State and federal laws requiring oral parity can help rural patients gain access to affordable and effective cancer treatments and overcome the barriers correlated with living in rural areas.



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