



The Changing Oncology Landscape

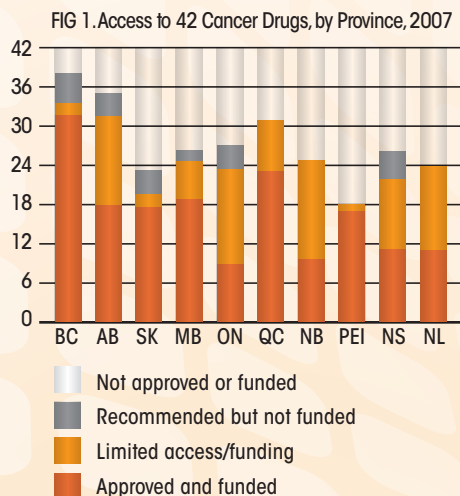
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Health benefit and retirement planning are complex tasks that require monitoring a wide variety of influencing factors. One of these is the oncology landscape, which is changing due to a variety of factors: the declining retirement age, the growing number of Canadians reaching retirement and the large percentage of private plans that are eliminating or significantly reducing their retirement health benefits. This, along with the reshaping of oncology treatment funding, will require everyone to rethink how they plan for their risk of cancer.

Canadians who plan to rely on their government health benefits at retirement, may not realize that many of the most innovative and highly recommended oncology treatments are not funded by their government plans. Where you live has a lot to do with what is covered. Which drugs are funded varies significantly by province (See Figure 1).

Many cancer treatments require hospital administration, and in Canada there is not a consistent infrastructure to deliver infused treatments that are not publicly funded. We have a patchwork of hospital and privately run infusion clinics and a wide variety of interpretations about how government and private drug plans should reimburse these drugs, or even how to handle cash-paying patients. In addition, almost half of the innovative treatments introduced in the last decade are oral medications that are purchased at the pharmacy and taken at home. Although there is wide variation across Canada, in most provinces access to oral cancer medications is via cash or coverage by a private drug plan. Although these new treatments offer significant benefit to the patient and reduce the stress on our healthcare system, it also shifts more of the cost of treating cancer to private drug plans. In situations where there is no private or public coverage, Canadians will have to pay cash or go without potentially life-saving treatment. What is even more concerning is that because of our patchwork system of cancer treatment coverage in Canada, there is a lot of uncertainty about funding and many oncologists don't mention innovative medications for fear of giving patients hope for treatments that they may not be able to access or afford.

Although cancer is a highly charged emotional issue, plan sponsors will have to consider the impact on their benefit plans. As innovative treatments and delivery methods continue to be developed and funding becomes more complex, benefit managers will have to prepare themselves and their plan members.



Source: Cancer Advocacy Coalition Of Canada Report Card on Cancer in Canada 2007