



BlueCross BlueShield
of Montana

WHITE PAPER

**Be there for your employees
through early cancer detection,
management and treatment.**

**ONE LESS
THING TO NAVIGATE
FOR YOU.**

**MORE GUIDANCE
FOR THEM.**



Cancer impacts us all — whether it's our family members, ourselves, or our friends and colleagues with the diagnosis.



In fact, about 40 percent of men and women will have cancer at some point during their lifetime,¹ and cancer rates are rising in people under the age of 50.² But even though cancer is so common, those struggling need to know they're not alone in facing it.





OVER

2 MILLION
NEW CANCER CASES

Over 2 million new cancer cases are expected to be diagnosed in the United States in 2024, with about 611,720 deaths. That's about 1,680 deaths per day.⁶

Cancer is America's second leading cause of death.³ It's also now the top driver of large companies' health care costs. **Dollars-wise, national cancer-related medical care costs in 2020 were estimated to be \$208.9 billion.**⁴ But the cost goes far beyond dollars. One study found 13 percent of employers said they've seen an increase in employees — people they care about — with late-stage cancer diagnoses, and another 44 percent anticipate seeing this kind of increase in the future, likely due to pandemic-related delays in care.⁵ And they're probably right.

When employees are facing cancer — whether as a patient or caregiver — we want to do everything we can to make their lives easier. How do we start simplifying such a complex situation? How can we lessen the burden, one challenge at a time? For less difficulty, less confusion, less financial stress, less missed diagnoses and less lives turned upside down: It all starts with intuitive, integrated and innovative health care solutions.

**Because when it comes to cancer,
one less thing means everything.**

Benefits designed for every step of each employee's cancer journey.

From early identification to personalized care management and industry-leading treatment.

Early Identification



Management

Treatment



Early Identification

Making early identification more intuitive.

Like any disease, the later cancer is discovered, the more difficult it is to manage. Relying solely on claims data can lead to a delay in cancer detection and treatment, and even survivability. When you consider that about half of cancer cases are at an advanced stage when diagnosed,⁷ and approximately 30–50 percent of cancers diagnosed today could be prevented, the reality is cancer screenings can prevent thousands of cancer deaths.⁸ Preventive care and coordinated care are our most powerful tools for getting ahead of a diagnosis, and identifying gaps in care and co-morbidities that may put employees at higher risk is crucial.

Cancer Services and Support focuses on early detection.

Our Cancer Services and Support program focuses specifically on early identification through deterministic triggers, multichannel proactive outreach to engage and guide care early on, and comprehensive assessments to spot gaps in care. With our integrated cancer care, we help identify healthy habits, early signs and unforeseen risks, ultimately helping employees live healthier lives.

30%–50% of cancers diagnosed today could be prevented.⁹



Management

Integrating more comprehensive care management.

Every cancer is complex. The way it effects every one of us is different. Comprehensive care isn't just about having more options. It's about coordinating options, solutions and expertise around each employee's condition individually, so they get the complete care they need in a way that works for the cancer and life experience they're facing. This way, your employees not only get the support they need during trying times, they're also met exactly where they are.

We are deeply invested in designing and continually improving our comprehensive, coordinated cancer care approach. It all starts with personalized care to match the personal nature of cancer, individualizing care experiences and working with an employee's provider. But it also means surrounding them with a multidisciplinary care team, including pharmacy and behavioral health experts, and connecting them with ongoing, multifaceted care support through our strategic alliances. All to optimize care and maximize the value of your (and their) investment.



Treatment

Providing more innovative treatment options.

It takes time to recover from the moment of receiving a cancer diagnosis. Let alone decide on a way to move forward. This is where the importance of seeking out a second opinion comes in, particularly in complex situations. A recent study showed between 23% and 57% of patients across four disease types had improvements in morbidity and prognosis due to a change in treatment from a second opinion.¹⁰ But not everyone has access to high-quality care that makes those complex treatment challenges easier.

Care is coordinated behind the scenes through the power of data insights and our high-value network. This ensures that members receive the best care - and second opinions - without the hassle on their part. No matter where they live, or what their level of education is on the complex subject of cancer care.

We're here for you. So you can be there for them.

Supporting anyone with a cancer diagnosis is challenging. That's why we're so intent on supporting employers when it comes to cancer care — so you can have the freedom to guide, empower and uplift your employees. When those struggling with cancer are met with tools, strategies and expertise they need, they can feel confident to take the next step, with trusted resources by their side. That's why we're here. For you, and for them.



1 SEER, "Cancer Stat Facts," National Cancer Institute, 2023.

2 Benjamin Koh, et al., "Patterns in Cancer Incidence Among People Younger Than 50 Years in the US, 2010 to 2019," JAMA Network Open, Aug. 16, 2023.

3, 6 American Cancer Society, Cancer Facts & Figures 2024.

4,5 Business Group on Health, "Cancer Now Top Driver of Employer Health Care Costs, Says Business Group's 2023 Health Care Strategy and Plan Design Survey," Aug. 23, 2022.

7 David Crosby, et al., "Early Detection of Cancer," Science, March 18, 2022.

8,9 Zhen-Qiang Ma, MD, MPH, MS; and Lisa C. Richardson, MD, MPH, "Cancer Screening Prevalence and Associated Factors Among US Adults," Preventing Chronic Disease, CDC, April 21, 2022.

10 Allison Lipitz-Snyderman, et al., "Clinical Value of Second Opinion in Oncology: A Retrospective Review of Changes in Diagnosis and Treatment Recommendations," Cancer Medicine, April 2023.