Study Shows Medical Financial Hardship Increases Mortality Risk for Cancer Survivors

Research from the American Cancer Society underscores the importance of health insurance and access to affordable care for adult cancer survivors.

April 25, 2022 By American Cancer Society

New findings from a large national study led by researchers at the American Cancer Society (ACS) show cancer survivors in the United States who reported medical financial hardship had a higher mortality risk than cancer survivors without financial hardship. Medical financial hardship was measured as problems affording health care or delaying or forgoing any health care due to cost in the past 12 months. The study was published today in the Journal of the National Cancer Institute (JNCI).

“Cancer survivors frequently experience medical financial hardship, however, little research has examined its associations with long-term health consequences,” said Dr. Robin Yabroff, scientific vice president, health services research at the American Cancer Society and lead author of the study. “Our findings show the need to address financial hardship to ensure that cancer survivors do not delay or forgo necessary care because they cannot afford it.”

For this study, researchers identified more than 25,000 cancer survivors using data from the 1997-2014 National Health Interview Survey (NHIS) and NHIS Linked Mortality Files through 2015. Virtually all adults aged 65 years and older had health insurance coverage through Medicare because of age-eligibility. Adults younger than 65 years with financial hardship were less likely to have private health insurance coverage and more likely to be uninsured. Survivors in both age groups with financial hardship had a higher adjusted mortality risk than their counterparts without hardship in adjusted analyses. Further adjustment for health insurance coverage reduced the magnitude of association of hardship and mortality among survivors younger than 65 years, but adjustment for supplemental Medicare coverage had little effect among survivors aged 65 years and older.

“Our findings underscore the protective effects of Medicare coverage and highlight the importance of comprehensive health insurance coverage in mitigating financial hardship for cancer survivors under 65,” said Yabroff. “Efforts to address financial hardship as part of oncology practice and survivorship care are needed.”

The American Cancer Society Cancer Action Network (ACS CAN), the advocacy affiliate of the ACS, has long advocated for policies to expand access to affordable, comprehensive health coverage given the proven link between insurance status and cancer outcomes.

ACS CAN is currently urging Congress to pass several policies to improve affordable access to health coverage including, making increased subsidies to purchase marketplace health coverage permanent, expanding Medicaid in the 12 states that have yet to do so, and capping out-of-pocket prescription drug costs in Medicare Part D, among others.

Resources from the American Cancer Society on helping patients with cancer understand health insurance coverage options and/or facing financial hardship can be found here.

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