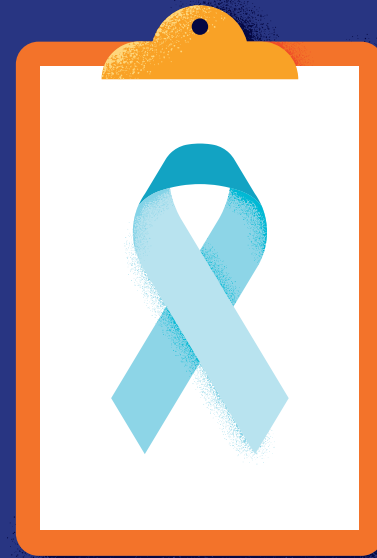


Condition Snapshot

Cancer

As the number of cancer cases and associated costs keep climbing, care that treats the whole person becomes more critical.



Definition

- A group of diseases that cause abnormal cells to grow out of control

Trend

- 17 types of cancer are becoming more prevalent among adults under 50 years of age²
- ~2M new cases of cancer are diagnosed each year²
- 75% increase predicted in breast, lung and colon cancer diagnoses between 2022-2050³

Causes⁴

- Genetics/family history
- Obesity
- Tobacco and alcohol use

1 in 3

people in the U.S. are affected by cancer¹

“Cancer’s impact is devastating — touching patients, families, friends and employers. That’s why prevention and early detection are critical.”

Dr. Rhonda Randall

Chief Medical Officer, UnitedHealthcare Employer & Individual

A metastasizing crisis

From costly treatments to a wide range of associated side effects, cancer impacts many lives in many ways.

Who

Most common in:⁵



Females



Baby Boomers
(born between 1946-1964)

Most prevalent in:⁶

1 Montana – 10.5%

2 Maine – 10.4%

3 Vermont – 10.3%

4 Delaware, New Hampshire, West Virginia – 10.2%

5 Oregon – 10.0%

[Find your state →](#)

How



Physical impacts such as pain, fatigue and nausea – both from the disease itself and side effects of treatment



Mental health issues such as anxiety, depression, fear and feelings of isolation



Financial strain due to medical costs and potential loss of income

How much

\$58.35

average cost per member,
per month for employers⁵

\$17.27

average cost per member,
per month for
maintenance treatment⁵

Expected to comprise

30%

of employer health spend
by 2027⁷

Strategies for employers

Taking a whole-person approach to health benefits may help support those already diagnosed and help other employees better prevent the disease in the first place.



Offer cancer care support services: Touchpoints with oncology nurses about treatment plans, a faster prior authorization process and additional support may help address long-term needs.



Encourage regular cancer screenings: Regular cancer screenings have been found to prevent 4.75M deaths related to breast, cervical, colorectal, lung and prostate cancers.⁸ Employers can work with their carrier on regular communications that encourage these screenings (often available for \$0) or by offering at-home or on-site screenings.



Promote healthier lifestyles: Incentive-based programs that offer rewards for completing healthy activities may help employees make healthier choices, which may reduce their cancer risk. And self-help apps like **Calm Health** may help employees manage the mental health burden that may accompany a cancer diagnosis.



Provide access to quality facilities: The UnitedHealthcare Centers of Excellence (COE) network includes 39 leading cancer centers, which meet strict criteria based on their multidisciplinary approach to care, treatment planning and coordination, clinical research and more.

**Learn how UnitedHealthcare supports
a whole-person health approach >**



¹ What is Cancer: American Cancer Society, March 31, 2025. Available: <https://www.cancer.org/cancer/understanding-cancer/what-is-cancer.html>.

² Ducharme, J. The Race to Explain Why More Young Adults Are Getting Cancer. Time, Feb 13, 2025. Available: <https://time.com/7213490/why-are-young-people-getting-cancer/>.

³ Masterson, V. 12 new breakthroughs in the fight against cancer. World Economic Forum, Feb. 27, 2025. Available: <https://www.weforum.org/stories/2025/02/cancer-treatment-and-diagnosis-breakthroughs/>.

⁴ Cancer Risk Factors. Center for Disease Control, Nov. 19, 2024. Available: <https://www.cdc.gov/cancer/risk-factors/index.html>.

⁵ UnitedHealthcare book of business, 2024.

⁶ Cancer by State. America's Health Rankings, 2023 data. Available: https://www.americashealthrankings.org/explore/measures/Other_Cancer.

⁷ U.S. Oncology Survey: Employers Expect Cancer Costs to Spike by Up To 30% in Three Years, Hungry for Value-Based Models. Carrum Health, Feb. 26, 2024. Available: <https://carrumhealth.com/oncology-survey/>.

⁸ In five cancer types, prevention and screening have been major contributors to saving lives. National Cancer Institute, Dec. 5, 2024. Available: <https://www.cancer.gov/news-events/press-releases/2024/cancer-deaths-averted-prevention-screening-contribution>.

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. If participants feel their condition is severe and needs attention, they are instructed to contact their treating provider or mental health therapist for help. This program is not available to UnitedHealthcare E&I Fully Insured customers/members in District of Columbia, Maryland, New Jersey, New York, Pennsylvania, Virginia, and West Virginia due to regulatory filings. Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

The Centers of Excellence (COE) program providers and medical centers are independent contractors who render care and treatment to health plan members. The COE program does not provide direct health care services or practice medicine, and the COE providers and medical centers are solely responsible for medical judgments and related treatments. The COE program is not liable for any act or omission, including negligence, committed by any independent contracted health care professional or medical center.

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