

POPULATION HEALTH &
WELL-BEING

October is Breast Cancer Awareness Month

Four-Step Plan for Employer Action

By: Emma Collins, *Population Health and Well-Being Consulting Analyst*, Kelly Polinski MPH, CPH, CWPM, *National Population Health & Well-Being Consultant*, Louise Short, MD, MSc, FACOEM, *National Clinical Leader*



October is breast cancer awareness month. Breast cancer is the second most common cancer for women, after skin cancer. Every year, 1 in 8 women (13%) develop breast cancer.¹ This rate is predicted to continue climbing in coming years, in part driven by a rise in breast cancer diagnoses in women under 50.²

The earlier breast cancer is detected, the better the survival rate and the lower the cost of treatment.³ Females of average risk should get mammograms every other year, starting at age 40. Those at higher risk should consult their physician about when to start mammograms.

It's important to remember that while women are the most common demographic to get breast cancer, any gender can be impacted, including men (although it is far less common).

October presents an opportunity for employers to focus on their benefits, helping to enable employees with easy access to **preventive care**, early **detection**, **navigation** and **support** specific to breast cancer.

Why Employers Should Be Concerned About Breast Cancer

In a recent Business Group on Health survey, 1 in 2 employers identified cancer as the top healthcare cost driver.⁴ The previously mentioned rise in cancer diagnoses directly correlates to increased costs to employers. Breast cancer has the highest treatment cost of any cancer. In 2020, the treatment cost for breast cancer was three times that of lung cancer, the second most expensive cancer.⁵ Employers shoulder a large portion of the direct and indirect medical costs, including absenteeism, presentism and disability.

Employers trying to improve outcomes related to breast cancer and address increasing costs may consider these four steps:

1 Promote PREVENTION

Less than 10%¹ of breast cancers are entirely genetic, meaning they result directly from gene mutations passed on from a parent. The majority of breast cancers stem from genetics, race, ethnicity, environmental and lifestyle factors (e.g., smoking, obesity, excessive alcohol consumption). Adopting risk-reducing behaviors can lower the potential of developing breast cancer.

Employers can play a role in prevention by:

- Encouraging employees to talk to their doctor about their family history of breast cancer and create a personalized plan
- Educating employees about breast cancer risks, signs and symptoms
- Supporting healthy lifestyles and behaviors with programs like weight management, tobacco cessation and health coaching

2 Support DETECTION

In addition to better outcomes, early detection decreases the cost of care. The cost of care for a stage I breast cancer diagnosis is an average of \$76,000 less than a stage IV diagnosis in the first six months of treatment.⁶

Employers can help support early detection by:

- Educating employees and their spouses/dependents on the importance of early detection of breast cancer and encouraging monthly breast self-exams and yearly breast exams with a physician
- Decreasing financial barriers to mammography by educating employees on the cost-share of preventive mammography screenings (most health plans cover mammography without a copay or deductible) and offering paid time away from work for breast cancer screening appointments
- Improving access to mammography, including arranging mobile mammography events at the workplace



3 Enhance NAVIGATION

Navigating a breast cancer diagnosis can be overwhelming, emotional and confusing. Patients face a complex healthcare system, new medical terms, varying treatment options, medical plan coverages and difficult care decisions. This challenge comes on top of juggling everyday work and life demands.

Employers can enhance breast cancer navigation for employees by:

- Evaluating and optimizing cancer care management programs, including those offered by medical carriers and third-party entities, and considering concierge navigation and advocacy programs for cancer
- Offering a second medical opinion program to support treatment decisions
- Pursuing a Center of Excellence Strategy for cancer to improve outcomes and cost

4 SUPPORT Employees

Employees will likely need additional support and work accommodations during their breast cancer journey, and many other employees may be a caregiver to someone with breast cancer.

Employers can provide holistic support to employees affected by breast cancer by:

- Offering caregiver and lifestyle support (e.g., caregivers in the home, childcare and work-from-home arrangements, scheduling flexibility, intermittent leave policies and return-to-work programs)
- Integrating behavioral health resources, and Employee Assistance Program offerings with medical benefits and cancer programs
- Creating employee support groups for those affected by cancer, including survivors and caregivers, and covering items such as durable medical equipment, wigs, etc.

October is an opportune time to review current benefits and take action to address breast cancer. Building a broader cancer strategy and programming with a long-term plan to support employees' needs and manage health care spend requires ongoing effort and evaluation.



Additional Resources

Below are some breast cancer resources to share with employees throughout the year:

- [Susan G Komen](#)
- [National Cancer Institute](#)
- [HERConnection](#)
- [National Breast Cancer Foundation](#)
- [American Cancer Society](#)

Sources:

1. <https://www.cancer.org/cancer/types/breast-cancer.html>
2. <https://news.harvard.edu/gazette/story/2022/09/researchers-report-dramatic-rise-in-early-onset-cancers/>
3. <https://www.komen.org/breast-cancer/facts-statistics/breast-cancer-statistics/survival-rates/>
4. <https://www.businessgrouphealth.org/en/newsroom/news%20and%20press%20releases/press%20releases/2024%20lehcss#:~:text=One%20in%20two%20employers%20said,costs%2C%20for%20the%20first%20time>
5. <https://www.psu.edu/news/research/story/cancer-costs-us-more-156-billion-drugs-leading-expense/>
6. McGarvey et al. *BMC Health Services Research* (2022) 22:1155 <https://doi.org/10.1186/s12913-022-08457-6>

About the Authors



Emma Collins, Population Health and Well-Being Consulting Analyst

Emma is a Consulting Analyst with Brown & Brown, specializing in Population Health & Well-Being. In her role, Emma assists with the implementation, delivery, assessment and analysis of clients' well-being programs. She earned a B.S. in Health Policy & Management and minors in Community Health and Finance from Providence College.



Kelly Polinski MPH, CPH, CWPM, National Population Health & Well-Being Consultant

Kelly brings fifteen years of experience in wellness, population health, and quality improvement. She focuses her consulting work on strategic design with an overall goal to empower employers and their employees to achieve better health and health care. She is a Certified Wellness Program Manager through the Chapman Institute and is Certified in Public Health (CPH). Kelly earned her Master of Public Health from the University at Albany and her bachelor's degree in Biochemistry from Elizabethtown College.



Louise Short, MD, MSc, FACOEM, National Clinical Leader

Dr. Short is the National Clinical Leader for Brown & Brown. She has a passion for improving health outcomes, medical costs, the member experience and engagement and productivity. Her background includes 25 years providing clinical leadership and innovation in designing, implementing and measuring population health programs and strategies for employers, vendors, and carriers. Dr. Short has also worked as a medical epidemiologist at the Centers for Disease Control and Prevention. She earned her undergraduate degree at Harvard, her MD from Tufts University School of Medicine, did her internal medicine residency at Yale-New Haven Hospital, and trained in occupational and preventive medicine at Mt. Sinai School of Medicine in New York City where she also received a Master's degree in Community Medicine.



Find Your Solution at [BBrown.com](https://www.BBrown.com)

Brown & Brown, Inc. and all its affiliates, do not provide legal, regulatory or tax guidance, or advice. If legal advice counsel or representation is needed, the services of a legal professional should be sought. The information in this document is intended to provide a general overview of the topics and services contained herein. Brown & Brown, Inc. and all its affiliates, make no representation or warranty as to the accuracy or completeness of the document and undertakes no obligation to update or revise the document based upon new information or future changes.