



Employer Insights Report 2025: **The State of Cancer**

New research highlights how employers manage cancer costs and improve outcomes



Contents

Foreword	<i>from</i> Color Health CEO, Othman Laraki	3
Current state	Employers’ current cancer program offerings	4-6
Top concerns	What employers wish to tackle with their cancer offerings	7-9
Take action	Comprehensive cancer programs across the cancer journey	10-16
Resources		18



Foreword

Over 2 million Americans will be diagnosed with cancer in 2025, and a greater proportion than ever before will be younger women.¹ In fact, women under 50 are now nearly twice as likely as their male counterparts to be diagnosed with cancer² – a trend that is reshaping the workplace landscape and creating new challenges for U.S. businesses.

The financial and operational impacts on employers and their workforces are significant and demand urgent action. Healthcare costs will rise by eight percent this year, the highest rate in a decade.³ Per-employee costs will rise to about \$6,300, or \$720 billion in total annual health expenditure.⁴ According to this annual survey of HR and benefits leaders, employers recognize the importance of effectively managing cancer's financial, physical, and psychological impacts on their organizations and workforces. About nine in 10 HR and benefits leaders surveyed agree that tackling cancer will require their organization to focus not only on active management of cancer for employees, but also on early detection and survivorship support as employees transition back to health.

Employers provide healthcare coverage for nearly half the U.S. population,⁵ yet their current programs often fall short in addressing cancer care from all angles. Many employers offer standard benefits such as cancer screening through health plans or mental health support through Employee Assistance Programs, but they often fail to deliver comprehensive, proactive support. For example, mental health resources aren't usually specialized to cancer needs, and they're frequently inaccessible to the populations who need them most.⁶ Additionally, cancer survivors continue to face a wide range of unmet needs, including access to resources and support as they transition back to work.⁷ Given their reach, employers are uniquely positioned to address these gaps for their employees.

Early detection is crucial. Diagnosing cancer just one stage earlier can save \$60,000 per patient and triple their five-year survival rates.^{8,9} Holistic care across the entire journey – from prevention to survivorship – is key to reducing costs and improving outcomes.

This report builds on our 2023 research to dig deep into how HR and benefits leaders currently approach decision-making for cancer programs throughout the care journey. We surveyed over 250 HR and benefits decision makers at companies of 500 or more employees that currently offer cancer benefits to explore what these offerings look like and how large employers rate their effectiveness.

Read on to discover practical solutions for supporting your workforce in the fight against cancer. Feel free to contact us at learnmore@color.com to discuss comprehensive cancer strategies for your workforce.

Othman Laraki,
CEO, Color Health

Benefits leaders acknowledge opportunities to improve their employers' cancer program offerings

Despite recognizing the importance of preventive care, many employers remain focused on post-diagnosis spending. While organizations and health plans may feel they have the basics of cancer care covered, this survey shows these programs could be more comprehensive.

Last year, benefits leaders told us their spending on cancer programs didn't always focus where they'd like. They were spending more on post-diagnosis care and disease management than prevention initiatives, which was at odds with their desire to invest more in preventive care. This year, that trend continues.

Last year

88%

of benefits leaders acknowledged they would rather spend more money on preventive care than post-diagnosis care and disease management

But...

82%

currently spend a lot more on post-diagnosis care and disease management

This year

87%

of benefits leaders wish their organization allocated more resources to prevention and early detection initiatives rather than primarily on cancer treatment and management

But...

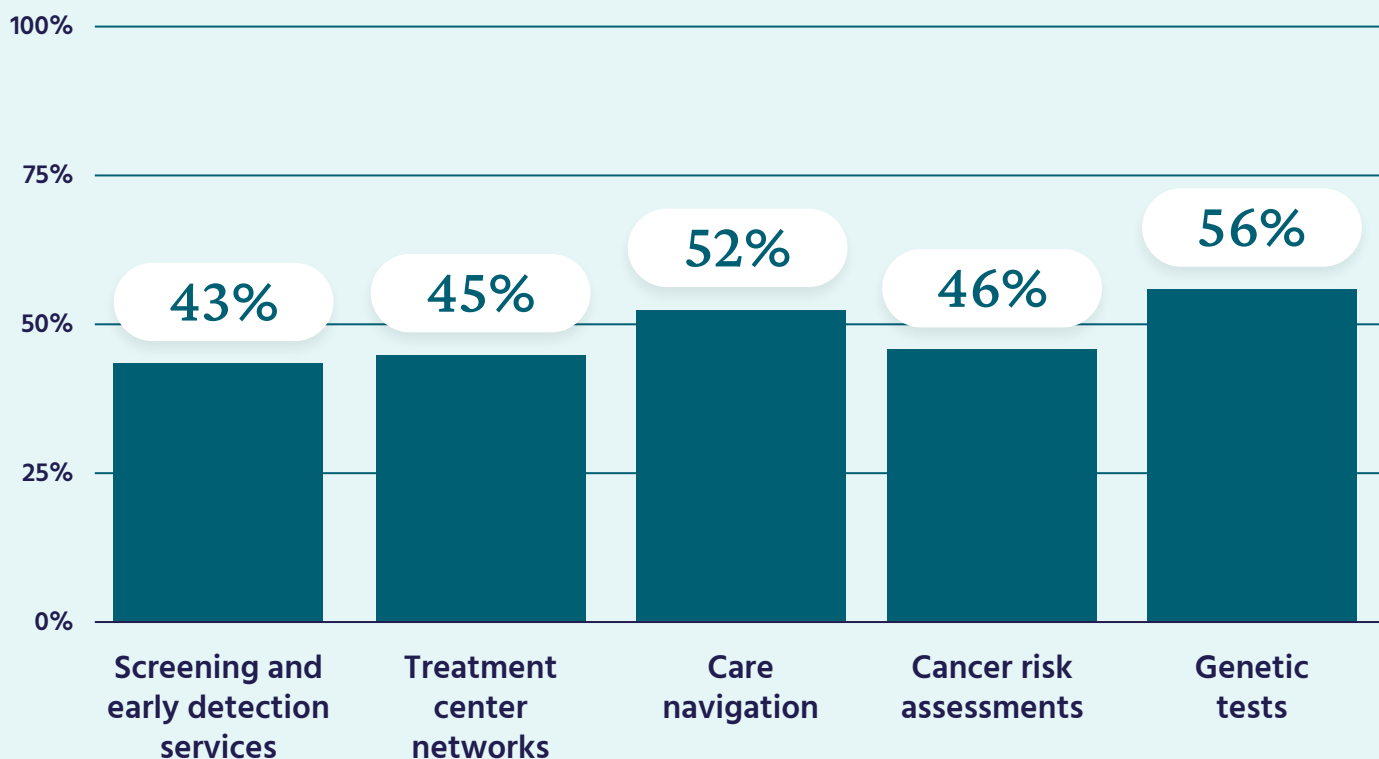
81%

currently spend significantly more on cancer treatment and management programs

In addition to the program offerings themselves, benefits leaders cite opportunities to improve employees' utilization of and engagement with cancer benefits

Low to moderate utilization of critical cancer benefits reflects a missed opportunity to engage employees and improve outcomes.

(Low to Moderate Utilization)



Three in four benefits leaders feel they need to expand their cancer offerings beyond what's currently provided through their health plans or primary care providers

75% of leaders recognize the limitations of current health plans when it comes to cancer care, but few are taking significant steps to fill the gaps. Around one in four benefits leaders at most report currently offering voluntary or supplemental programs beyond their health plan, such as survivorship support (27%) or genetic testing (24%).

Cancer screening remains an area for improvement year over year.

Between 2023 and 2024, there's been little change in benefits leaders' perceptions of how health plans and primary care providers manage cancer screening for their employees.



Health Plans in 2023 and 2024

72%

of benefits leaders agree their health plan isn't getting enough employees screened

Primary Care Providers in 2024

72%

of benefits leaders agreed primary care providers aren't getting enough employees screened, marking little change from 75% in 2023

Benefits leaders recognize — *and wish to address* — the hidden costs of cancer that impact their employees

Beyond the \$200 billion annual treatment cost, employers also face indirect burdens like absenteeism, mental health challenges, and caregiver strain.¹⁰

\$500,000

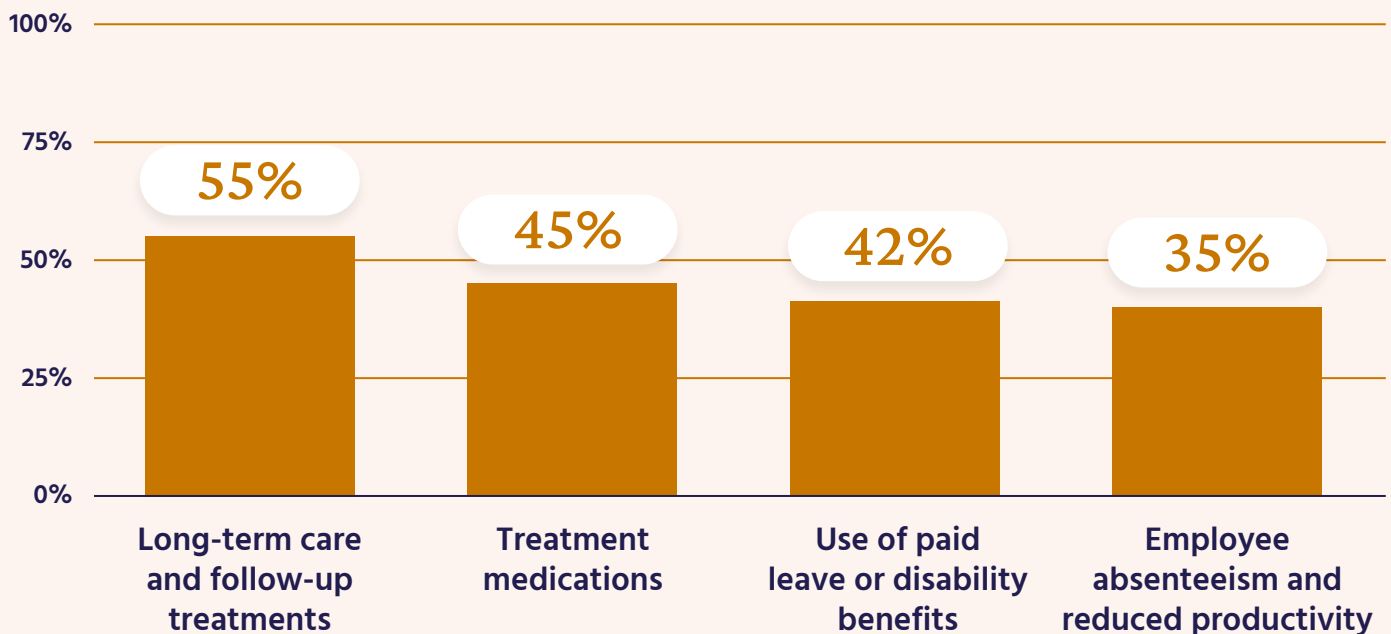
is employers' median annual spend on cancer benefits, whether through their health plan or via supplemental programs

20%

of employers' annual cancer program spending goes toward treatment center networks and center of excellence (CoE) programs

| What's contributing to employers' increased cancer costs?

Benefits leaders cite long-term care and follow-up treatments, medication during active treatment, and use of paid leave as some of their top cost drivers.



Costs aside, support for employees' mental and emotional health ranked as the top concern for benefits leaders

42%

Cancer mental and emotional health support

37%

Workplace accommodations and flexibility

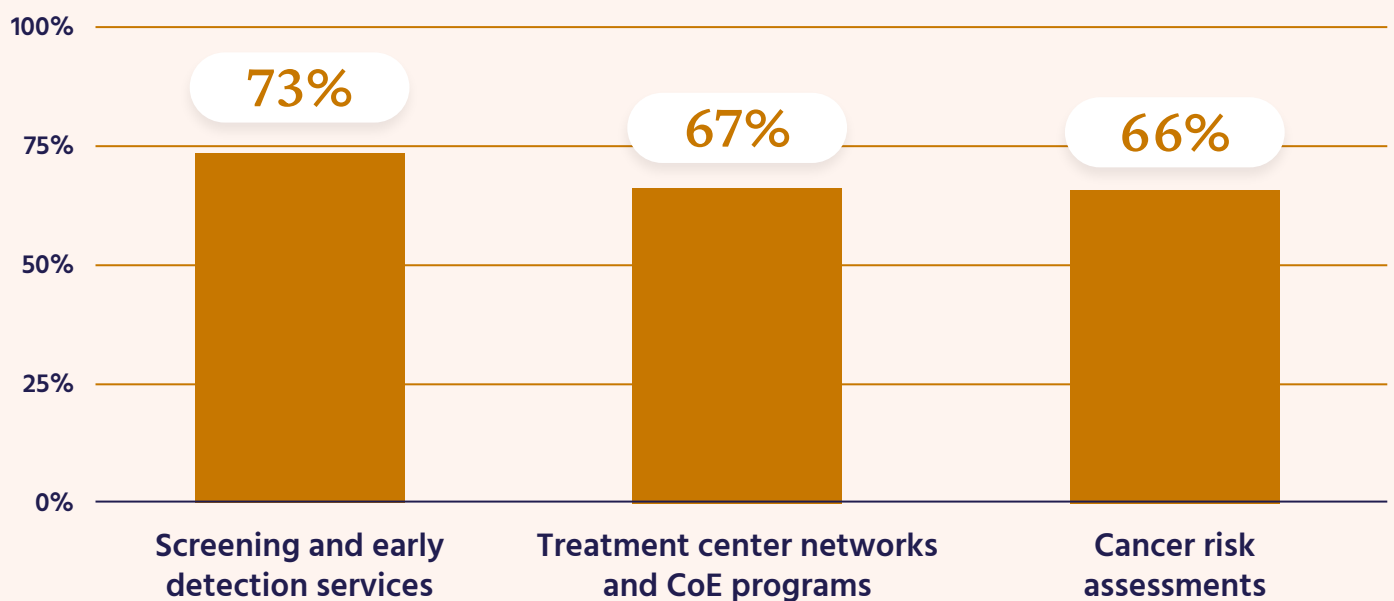
36%

Caregiver support



Benefits leaders are looking to improve employee outcomes with cancer offerings that prioritize early detection, treatment center networks, and risk assessments, and lower costs by offering comprehensive support at every stage of care

Benefits leaders identified cancer screening and early detection, treatment center networks and CoE programs, and cancer risk assessments as the most critical offerings in a cancer care program.



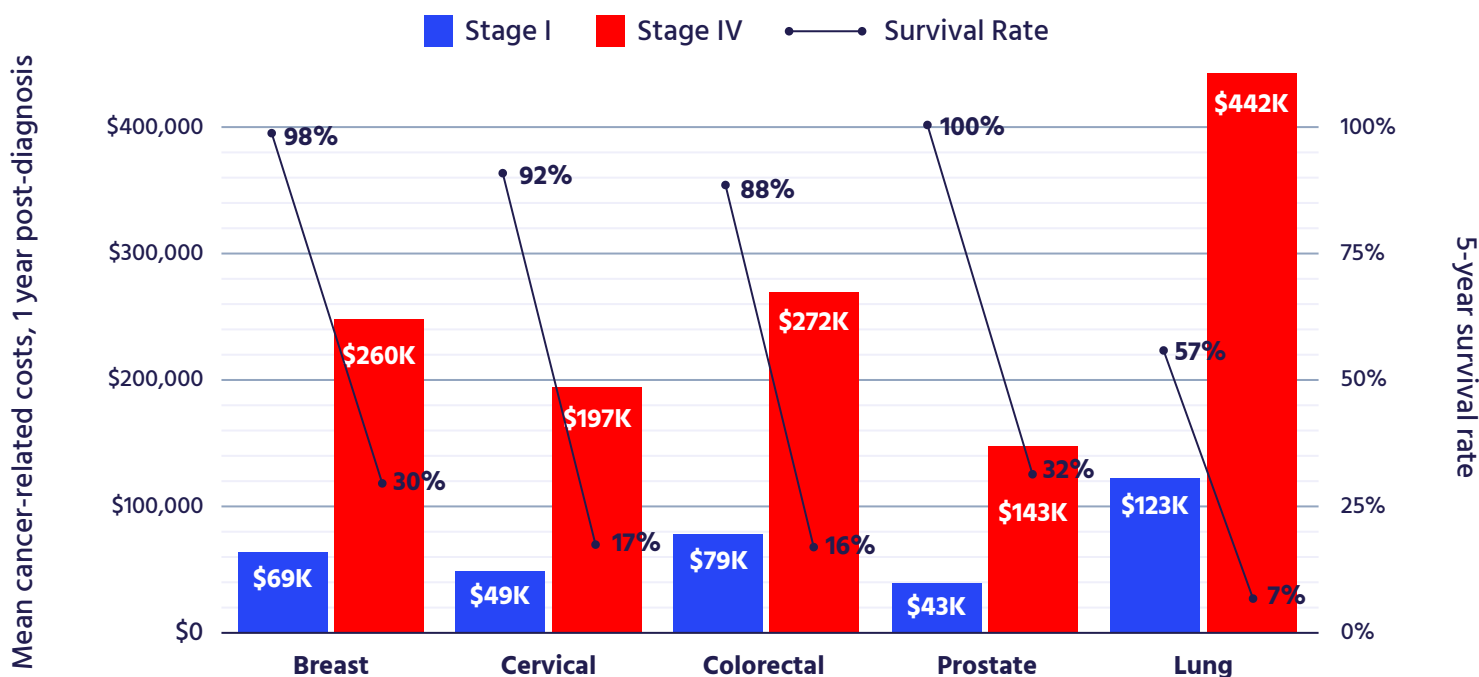
Most benefits leaders agree that cancer prevention and screening (56%) and comprehensive benefits programs (52%) that span the full cancer journey are the best ways to reduce cancer costs.

Comprehensive cancer programs help organizations take control of cancer across the continuum of care — from early detection through treatment and long into survivorship

Proactive care models enable earlier interventions at every step, which helps address issues before they escalate to costly later stages. The value can be seen in more timely care, fewer avoidable hospitalizations, lower costs, and higher survival rates.

Earlier detection dramatically changes survival rates and reduces costs

Cancer Costs and Health Outcomes: Early vs. Late-Stage Diagnosis^{11,12}



There are opportunities for earlier interventions to improve outcomes and close gaps in care at every stage of the cancer journey:

65%

of eligible Americans aren't up to date with cancer screening¹³

70 days

is the average wait time to start treatment with a doctor after an abnormal result¹⁴

52%

of emergency department visits for cancer patients – which cost \$5,500 each on average – could be avoided with better-managed care^{15,16}

3x

higher total cost of care for cancer survivors¹⁷



Benefits leaders recognize the value of comprehensive cancer programs, but many employers still don't offer them

A cancer diagnosis is more than one event to be managed, requiring countless touchpoints with the healthcare system. Navigating the many appointments, tests, copays, and providers can be difficult for even the savviest consumer. Understanding what comes after each of these touchpoints — knowing what follow-up care they need, what tests they need to complete to start treatment, and how to manage symptoms and side effects of active treatment — requires clinical oncology expertise.

In addition to the logistical and clinical difficulties, cancer presents significant physical, emotional, and financial challenges. **In studies of cancer survivors:**

50%

report experiencing depression, anxiety, or other mental health issues¹⁸

40%

report having to miss work due to physical symptoms¹⁸

~50%

carried over \$5K in medical debt¹⁹

18%

considered filing for bankruptcy¹⁹

However, this study found that only 43% of employers offer comprehensive benefits to address these challenges.

Solving for each of these challenges and linking employees to the best quality care would require round-the-clock support from a cancer expert — something most people don't have.

Cancer programs that span the full cancer journey can support employees as they manage cancer's many challenges, while reducing costs and improving outcomes with earlier interventions at every stage. While most benefits leaders agree that supporting employees throughout their entire cancer journey is important, just four in 10 (43%) have offered comprehensive cancer benefits as a strategy for reducing costs.

What's important to employers...

95%

agree that earlier detection of cancer is one of the most effective ways to improve employee health outcomes and reduce cancer-related costs

93%

agree that their organization should invest more in supporting cancer survivors as they transition from treatment back to health

91%

feel their company should not only focus on clinical management of active cancer cases, but also early detection and survivorship support

doesn't always match their current benefits offerings.

65%

offer cancer screening and prevention programs for earlier detection

59%

offer medical leave / return-to-work support

44%

offer financial assistance programs

54%

offer enhanced mental health and emotional support services for cancer patients and survivors

39%

offer nutritional support

33%

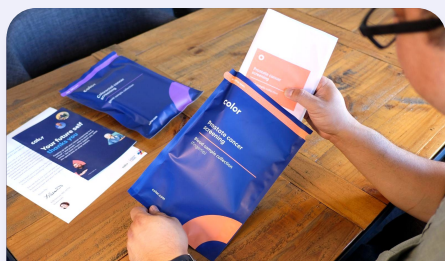
offered dedicated cancer survivorship programs in 2024

Color Health's Virtual Cancer Clinic: The only truly comprehensive cancer program that delivers the right intervention at every moment of care

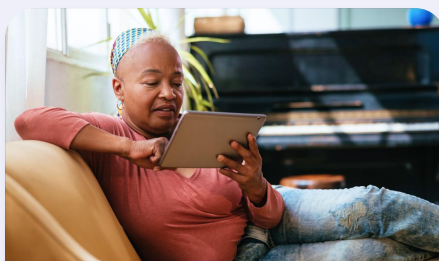
Unlike traditional programs, Color offers guideline-based, 24/7 support at every step, ensuring employees receive proactive care. Color Health's Virtual Cancer Clinic is a first-of-its-kind, fully-integrated cancer program to deliver proactive, evidence-based interventions at every step of the cancer journey.

Today, **half (50%)** of benefits leaders said their cancer screening program was effective in reducing employee absenteeism, a major cost driver. In addition, **nearly half (46%)** of benefits leaders agree that their organization lacks adequate support systems to manage medical leaves or facilitate returns to work for employees undergoing cancer treatment or in remission. **However, only 17% plan to newly offer these benefits in 2025.**

With a 50-state licensed team of cancer-focused clinical experts, Color is 100% committed to delivering the most comprehensive, guideline-based, risk-adjusted care to every employee, wherever and whenever they need it most. Rather than offering navigation support alone, Color's cancer experts are qualified to advise on and influence direct clinical care. Through these offerings, Color addresses each one of benefits leaders' cancer concerns to support better outcomes for their employees.



Early
Detection



Treatment
Management



Survivorship
Support

Color Health's Virtual Cancer Clinic

Early Detection

- Individual risk assessments and evidence-based guidelines inform personalized screening plans for each employee
 - Accessible screening options remove barriers to preventive care
 - Cancer experts manage all clinical next steps to accelerate diagnosis and reduce delays in care
-

Treatment Management

- AI-powered tools identify missing diagnostic tests to speed time to treatment
 - Cancer experts refer employees to high-quality care within Color's 50-state medical group
 - 24/7 support helps get ahead of financial and logistical needs before they interrupt care, reducing absenteeism from work and guiding decisions that directly impact clinical care
 - Patient and caregiver-led behavioral health support helps manage emotional needs during treatment
-

Survivorship Support

- Care team initiates and manages five-year survivorship plans that address dietary, physical, logistical, and financial needs
- Resources for employees and managers to support leaves and successful returns-to-work
- Specialized behavioral health support for survivors, led by people who have been through it before

Color is the only cancer solution *fully-focused on cancer* – for your *full* workforce.

Color Health is changing the way patients access cancer care through a first-of-its-kind, vertically integrated, and fully owned Virtual Cancer Clinic. Powered by a 50-state licensed team of cancer-focused clinical experts, Color provides proactive, evidence-based care that is accessible to anyone, anytime, and at every step of the cancer journey. We partner with employers, health plans, unions, and government agencies to improve accessibility of early interventions, timely diagnosis, oncology care management, and survivorship care.

By enabling timely, risk-based interventions at every step of the cancer journey, Color enables earlier detection, better treatment outcomes, successful transitions back to health, and a lower cost of care for every patient. Clients have seen up to 77% increase in screening adherence rates and 3x lower costs after working with Color.

We design the tests. We run the labs. We deliver the results.
The Virtual Cancer Clinic is care direct to your team.
Ready to get started?

learnmore@color.com

Connect with Color on [Twitter](#), [LinkedIn](#), [Facebook](#) and [color.com](#).

The Harris Poll Method Statement

The research was conducted online in the United States by The Harris Poll on behalf of Color Health among 253 HR decision makers employed at companies with 500 or more employees that offer cancer benefits. The survey was conducted November 26th through December 12th, 2024.

Data are weighted where necessary by number of employees in the company. Respondents for this survey were selected from among those who have agreed to participate in our surveys.

The sampling precision of Harris online polls is measured by using a Bayesian credible interval. For this study, the sample data is accurate to within ± 6.5 percentage points using a 95% confidence level. This credible interval will be wider among subsets of the surveyed population of interest.

All sample surveys and polls, whether or not they use probability sampling, are subject to other multiple sources of error which are most often not possible to quantify or estimate, including, but not limited to coverage error, error associated with nonresponse, error associated with question wording and response options, and post-survey weighting and adjustments.

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