

The Employers' Guide to Controlling Cancer:

A Holistic Vision for Better Cancer Care for Employees

Your cancer strategy cannot start and stop at a diagnosis. Discover best practices to effectively enhance health outcomes and manage cancer-related costs at each stage of the journey– from prevention to survivorship.



A comprehensive cancer strategy is no longer a nice-to-have for employers, it's a must. **Why?**

Cancer incidence is rising, and so are cancer costs.

The burden of cancer on individuals, unions, and the healthcare system is greater than ever. For the first time in 2024, new cancer diagnoses in the United States will exceed two million. About 40% of us will be diagnosed with cancer in our lifetime, and patients are getting younger. At the same time, the cost of treatment continues to rise. Cancer is already the top driver of employers' healthcare costs, and this year they'll spend 8.5% more on cancer care for each employee than they did last year. The average cost per employee is over \$15,000.

This is the reality: Within the next year, cancer will impact your employees. Up to half of your cases will be late-stage diagnoses, and 45% of them could have been caught sooner.

Our healthcare system can't support a growing population of cancer patients.

More people than ever before need cancer care, but the U.S. healthcare system is fragmented, obtuse, and doesn't work as it should. Most people's insurance will cover their recommended cancer screenings, but only one in four benefits leaders believe this delivers on employees' cancer prevention needs. It can be difficult and frustrating to navigate coverage, manage treatment costs, and get to medical appointments. People face logistical, financial, and psychological barriers that prevent them from getting great care at every stage of their cancer journey.

65%

of people are behind on cancer screenings, meaning they may miss their chance at early detection

41%

of people with an abnormal result from a colon cancer screening don't get follow-up testing to determine if they have cancer

70 days

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

5x

higher medical expenses for cancer survivors than for those without a history of cancer



Until there's a cure for cancer, employers can help improve the current system.

Employers provide healthcare coverage for nearly half the country's population. Through the coverage and benefits they offer, they can make a direct impact on care delivery and improve outcomes at a population scale.

1

Catching cancer earlier through evidence-based and covered interventions

Potential impact:

Cancer treatment is less expensive and more successful when the disease is caught early. One stage shift at diagnosis saves an average of \$63,000 per person in their first year of treatment.



Employers can reduce costs & improve outcomes with a comprehensive approach to cancer benefits.

Eighty-two percent of employers currently spend more on post-diagnosis care and disease management than preventive care for their employees. To truly tackle cancer and improve outcomes while reducing costs, they need to equally invest in early detection and end-to-end support.

2

Ensuring treatment is well-managed through navigation, according to evidence-based guidelines, and providing comprehensive support

Potential impact:

Managing care more effectively helps catch health issues before they become serious. Each avoided hospitalization saves approximately \$20,000.

Taking control start here. This guide serves as a playbook for employers to solve their employees' biggest challenges across the cancer journey. The approach outlined on the pages to come presents employers with opportunities to improve employee outcomes, reduce costs, and take control of cancer at every stage:

Help employees catch cancer earlier through evidence-based and covered interventions



The most effective way to help employees make confident, informed decisions about their health is to ensure they're equipped with the right knowledge, and have a path forward to take action. Giving employees the tools to better understand their risk factors, know what they can do to reduce their risk, and be prepared to detect it as early as possible means giving them the best chance at overcoming cancer.

Educate employees about their cancer risk.

Education influences behavior. Currently, fewer than half of Americans recognize common dietary and behavioral links that make cancer more likely, including insufficient physical activity, alcohol consumption, and diets that are high in red meats and low in greens. Ensuring this knowledge is readily available to every employee can help them make small changes that lead to big impact – positively impacting their individual risk, while reducing the prevalence of cancer among an entire workforce.



It's also important to help employees understand their familial and hereditary cancer risks. Individuals who have strong family histories of cancer, have already had cancer, or have family members with an inherited gene mutation that increases risk of cancer can benefit from genetic testing. Additionally, 10% of all cancers may be caused by inherited genetic changes, and yet, a Stanford study of more than one million cancer patients found that only 6.8% had genetic testing to assess their inherited cancer risk within two years of diagnosis.

To many employees, cancer is complex and frightening. Fear of the disease and the stigmas that surround it can discourage employees from taking action. About half of employers report their populations don't know which screenings they need, or they harbor fear over what a test could find.

Employers have a critical role to play in demystifying the behavioral and genetic factors that can lead to cancer. By incorporating targeted cancer education and intervention strategies based on the needs of their population, and engaging with employees over time, employers are in a unique position to drive change. The most effective strategies will use education programs as a front door to interventions that encourage screenings and discourage unhealthy behaviors, especially for those most at risk.



One reduction in cancer staging can **triple** a member's likelihood of survival & **save \$63K** annually per case

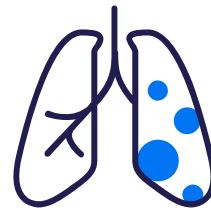
Promote early detection by improving access to guideline-driven and evidence-based screening

One reduction in cancer staging can [triple an employee's likelihood of survival](#) and save their employer an average of [\\$63K](#) in their first year of treatment.

The earlier cancer is caught, the easier it is to treat. Routine cancer screenings are the best tool for detecting certain cancers early, before they have a chance to spread. Despite widespread coverage, screenings for even the most common cancers remain vastly underutilized. HR and benefits leaders report that about [60% of their workforce](#) is compliant with recommended cancer screenings across all types...

...but this leaves 40% who still aren't getting screened.

In California, [only 1% of eligible people](#) get screened for lung cancer.



Depending on location and cancer type, these rates can vary.

While primary care providers (PCPs) are typically charged with ensuring cancer screenings take place, only [30% of the country](#) has access to a PCP, and only [1 in 4 benefit leaders](#) feel PCPs are getting enough people screened for cancer.

Additionally, most PCPs struggle with time and resource constraints that limit their ability to keep up with advancements in cancer care like genetic testing and new screening technologies.

These limitations become more evident when patients progress into treatment and require multidisciplinary care. Of the PCPs who were more involved in surgical decisions, 22% [reported discomfort with the discussion](#), and 17% felt they did not have the knowledge to participate in treatment decision-making.

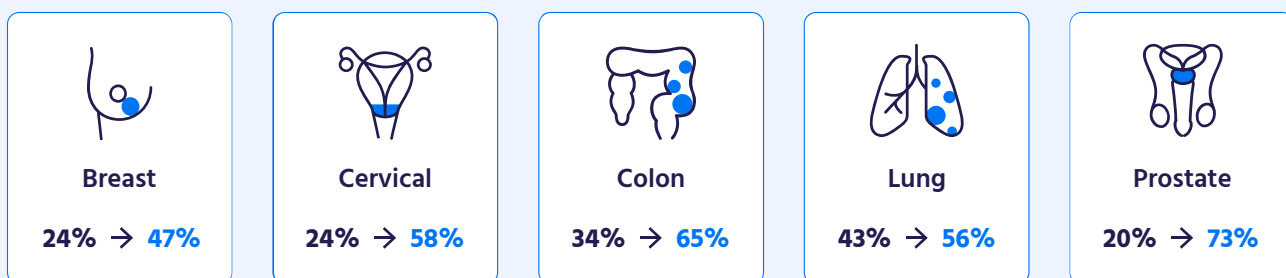
Employers can bridge gaps in preventive cancer care by ensuring employees know when to get screened and have the support they need to complete screenings on time, in the most convenient way possible.



Bringing cancer screenings to employees' homes can improve access and streamline the process.

Self-collected, at-home kits such as Human Papillomavirus (HPV) tests for cervical cancer, Fecal Immunochemical Tests (FIT) for colorectal cancer, and Prostate-Specific Antigen (PSA) tests allow employees to complete screening where and when it works best for them – test kits can be mailed directly or picked up in-office. When screenings can't be done at home, employers can provide logistical support to find the nearest testing facility and cater appointments to fit their employees' schedules. Additionally, employers can leverage care navigation support to help employees understand the results of their tests and coordinate follow-up care.

An 8-week analysis demonstrates how Color's integrated and accessible program can boost screening adherence rates among employees:



“If I could do anything differently, it would be to take advantage of all this pre-screening opportunity so I can avoid, prevent, or even treat [cancer] early before it gets on a pathway that is completely destructive.”

– Craig Holt

Project Executive at Andersen Construction, and survivor of stage-four cancer

[Hear his story here](#)

Provide clarity and comfort during the time between an abnormal result and a confirmed diagnosis

The period of time between receiving an abnormal screening result and confirming a diagnosis – called peri-diagnosis – can be a time of uncertainty and alarm for employees, while they become inundated with provider referrals, workups and confirmatory testing, and appointments at various clinics.

The swirl of peri-diagnosis presents unique challenges that underscore the need for fast, appropriate, and holistic care management and support.

- **Many patients need help ensuring appropriate follow-through.** A [study](#) found that 90% of patients with an abnormal FIT result received colonoscopy referrals, but only 52% completed a pre-procedure visit – and just 43% completed their colonoscopy within one year.
- **Gaps within the healthcare system can be magnified during peri-diagnosis.** Abnormal screens don't always mean cancer, but the complicated journey of interpreting results can lead to [duplicative or missed care](#), such as failures to order appropriate diagnostics, incorrect diagnostic interpretations, and improper follow-up plan development.
- **Employees' mental health and wellbeing can suffer.** [According to one study](#), more than 50% of women who received an abnormal pap smear result experienced psychological distress, and nearly 70% were afraid of developing cancer in the future.

Employers can partner with cancer benefits providers to deliver supportive, continuous care throughout this vulnerable time – providing reassurance to employees, accelerating the time to a confirmed diagnosis, and helping them understand their results and next steps. In fact, [one report](#) showed that completion of follow-up for an abnormal breast, cervical, colorectal, or lung cancer screening test result was higher among patients exposed to EHR reminders, outreach, and navigation.

With these demonstrated outcomes of such services, employers should seek partners that offer integrated care advocacy services, including:

Access:



Ensuring employees can get the tests and care they need quickly and conveniently.

Navigation:



Helping to coordinate care by ensuring follow-through and supporting care plan adherence.

Quality:



Incorporating the latest evidence-based guidelines and best practices for cancer care.

The impact we have on employees' lives matters most

A 43-year-old woman was behind on cancer screenings, enrolled in Color, and became compliant with recommended screenings. **In her mammogram, she was diagnosed with Stage 1 breast cancer.**

“[Color] got me to get my mammogram...
We’ve caught this early. I can’t imagine being diagnosed
with an invasive breast cancer.

Now I’m not afraid of breast cancer. Feel empowered.
Feel aware. I don’t feel scared. But it all stemmed from
my experience with Color.”

~ **Kristin**, Employed in software sales and tech support,
Mother of three daughters

Breast Cancer	Stage I	Stage IV
Survival Rate	98%	30%
Cost of Care	~\$190k lower	

Intervening with Kristin's cancer at an earlier stage significantly improved her survival rate and reduced the necessity for more expensive and intensive treatments.

Comprehensive cancer care solutions, like [Color's program](#), built in partnership with the [American Cancer Society](#), provide a centralized, seamlessly integrated model for supporting employees along their entire cancer journey. Addressing cancer pre-diagnosis – via cancer education, early detection, and peri-diagnosis support – is the best place to start. [Read on to learn why ensuring treatment is well-managed and addressing the uncertainties of remission are just as important.](#)

Deliver comprehensive care and support from diagnosis to remission

Guide employees through their clinical and behavioral needs throughout treatment

Cancer treatment is difficult, both physically and mentally. In fact, the prevalence of depression among cancer patients is [27%](#) and [can intensify](#) throughout treatment. And it's not just cancer patients who need support – it's their [caregivers, too](#). Approximately [42% of caregivers](#) of cancer patients experience depressive symptoms. For a worker and their loved ones, a cancer diagnosis and the fight that follows can be life-altering in many ways.

Cancer treatment starts with making decisions and developing a plan. Determining the best course of treatment can be a confusing and stressful time, highly dependent on the advice of an individual's care team. Often, once a cancer diagnosis takes place, people are left to go it alone – their PCP refers them to an oncologist, they may seek a second opinion, and from there, they decide which cancer center and provider is the best fit moving forward.

Treatment decisions affect the trajectory of the rest of an employee's cancer journey. It's a place where employers can step in to ensure the highest quality care and optimal outcomes. Implementing a comprehensive cancer care program, connected to well-established and highly-vetted Centers of Excellence, enables employers to route employees to the right care when they need it most and provide continued navigation support and treatment guidance.



Employees actively undergoing treatment often have extensive, ongoing clinical and behavioral needs that require additional support

From monitoring treatment response and managing symptoms, to making adjustments in their everyday lives, and managing the emotional and financial impacts of cancer care, traditional care models are not equipped to address the noise that can surround cancer treatment.

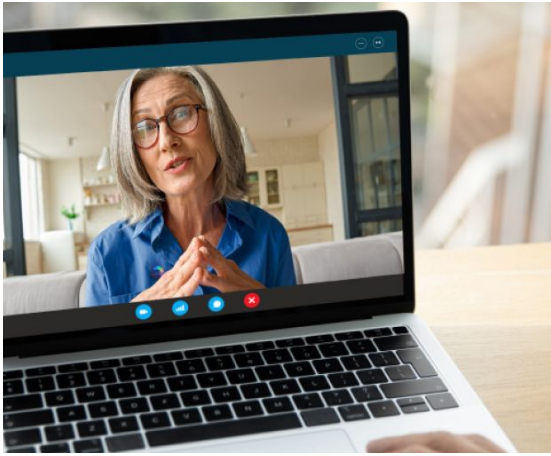
Employers can make additional offerings available to their employees, such as counseling, scheduling support, and educational resources that can be accessed on demand. Through comprehensive cancer care programs, these benefits can integrate seamlessly into existing health plans.



Financial challenges experienced by individuals and families affected by cancer – often referred to as [financial toxicity](#) – can cause severe emotional distress. People with cancer are [2.5 times more likely](#) to file for bankruptcy than people not being treated for the disease. Employers can connect families and caregivers to resources that help them manage the financial and emotional challenges of cancer through programs like those [offered by the American Cancer Society](#).

[Two-thirds](#) of cancer patients in the first year of their diagnosis or later report wanting peer support.

Employers can work with partners who offer peer-based support for employees, fostering community and connection, and led by facilitators who have been affected by cancer and understand the rigors of treatment. At [Color](#), we bring this to life through Cancer Connect, our unique community-driven approach to mental wellness tailored to patients, and through the American Cancer Society's [Cancer Information Specialists](#), available 24/7 to provide cancer-related information and referrals to patient programs or resources.



Cancer Connect

The only peer-led support program for cancer patients, caregivers, and survivors, Cancer Connect blends peer support with a structured, evidence-based curriculum led by empathetic group leaders. Employees and their loved ones can join at any time for accessible, community-driven therapy. Participants have experienced a 38% reduction in depression and a 27% reduction in anxiety, significantly improving their mental health.

Continue supporting employees after reaching remission

Ongoing care coordination and services built for cancer survivors.

An employee's cancer journey doesn't end when remission begins. Remission comes with its own set of risks. Long-term survivors also have more complex health needs than the general population, and not all are related to their cancer. For example, they have a higher risk for developing a new cancer, struggling with mental health impacts, developing cardiovascular disease, and other health-related problems.

Cancer survivors need different care management relative to the regular population, but traditional systems often are not set up to do so. For example, [one report](#) found that while PCPs are confident in managing the psychosocial impacts of survivorship, less than 40% are comfortable managing the physical. For patients who have seemingly crossed the finish line of cancer treatment, returning to a fragmented and unresponsive healthcare system can be defeating.

Employers can bridge this gap by guiding survivors into high-risk management support systems that will keep them on track with ongoing scans, routine screenings, and a variety of psychosocial needs especially prevalent during this phase.

Returning to a new normal: easing the transition.

The needs of cancer survivors too often go unseen, untracked, and unmanaged, both at work and in employees' personal lives.

5x higher total cost of care in the 2 years post-treatment

2x missed work days compared to the rest of the workforce

51% have gone into debt to cover the costs of their cancer care

48% have 3 or more chronic conditions following treatment

>50% have experienced social isolation &/or depression as a result of their treatment

“How could I, after receiving some of the best news of my life, feel so alone and sad? Why did I have panic attacks after I was told I was “cancer-free”? I was panicking because I had lost the support I had during cancer. It shifted more onto my shoulders than I was ready for.”

~ **Miranda Kruse,**

Cancer Connect Leader and cancer survivor

The resources below are not highly available or easily accessible through traditional care plans, but represent ways in which employers can step up to ensure a smooth transition for their employees.



On-demand clinical care

Employees need continued monitoring, symptom surveillance, and symptom management well into survivorship.



Integrated mental health support

Psychosocial needs extend beyond treatment. Peer support groups can bolster connection and inspire hope for survivors navigating life after cancer.



Transitional coaching

The transition back to work can be jarring and difficult for survivors. Employers can offer return-to-work coaching to address employees’ ongoing concerns and needs on the job.



Financial resources

Cancer is costly. Benefits that help survivors understand their cancer-related expenses, enroll in government assistance programs, and manage and contest bills ease the financial challenges of survivorship.

Get started and take control of cancer with Color's Virtual Cancer Clinic

Cancer takes a heavy toll, and its effect can have broad implications not only for employees, but for their employers, too. At Color, our deep expertise in delivering integrated, high-quality, and patient-centric cancer care allows us to support employees along their entire cancer journey, from education and detection to care, treatment, and survivorship. **Don't look back and wish you would have made a difference. Color can help.**



That's why we've partnered with the American Cancer Society and other industry-leading organizations to design a first-of-its-kind comprehensive cancer care solution: **Color's Virtual Cancer Clinic**. Together, we're committed to providing employers and their workforce with the support they need to manage the impact of cancer for their employees.



In-House Clinical Care Team.

At the core of Color's approach is an in-house clinical care team dedicated to managing the various aspects of cancer care, from surveillance and symptom management to referrals and hands-on navigation. Color works through your existing health plan and Centers of Excellence, and our team works hand-in-hand with your employees' treating physicians to ensure care is coordinated, all-encompassing, and always available.

Integrated Diagnostics and a Nation-wide Imaging Network.

Color manages screenings across the cancer spectrum for all employees, aligned with the latest evidence-based guidelines. With Color, your workforce has access to guideline-based screenings, including standard tests conducted at-home or in-person, as well as custom solutions like Multi-Cancer Early Detection (MCED) tests, onsite mammograms, skin checks, and more.



Robust Patient and Caregiver Support.

Color understands the need for comprehensive, holistic support for both patients and caregivers. Our integrated mental health resources include peer-based programs led by fellow cancer survivors through Cancer Connect, and every Care Advocate is standing ready to connect employees to resources like ACS's Cancer Survivors Network. Additionally, our Care Advocates offer financial hardship support, and can help employees understand their cancer-related expenses,

find and enroll in assistance programs, and manage or contest bills. And, when survivors are ready to come back to work, our Care Advocates work with employees and People teams to support transitions back to the workplace – and continue to support ongoing concerns and needs once they've returned.

Our results speak for themselves.

Better Engagement.

23%

enrollment across programs in the first year.¹

Improved Awareness.

84%

of employees increased their familiarity with timing and frequency of cancer screenings.²

Less Worry.

38%

reduction in depression and 27% reduction in anxiety among employees and their loved ones.³

Increased Screening Adherence.

77%

increase in screening adherence through Color's program.⁴

Faster Time to Diagnosis.

2 weeks

Color's partners ensure screening and in-network clinical appointments in under 2 weeks.⁵

Satisfied Members.

- Average patient satisfaction score of **4.8 / 5**.⁶
- **92%** of participants state they would use Color's program again.⁷
- **90%** of participants indicated Color's program influenced how they would manage their health in the future.⁸

1: Color Health, average utilization of programs 2017-2024

2: Color internal study, 2023-2024

3: NIH.gov, [From "surviving to thriving": Mood Lifters—a wellness program for parents of medically complex children](#)

4,5,6,7,8: Color internal study, 2023-2024



To get started, reach out to us at learnmore@color.com or visit color.com

ACS is a nonprofit organization that routinely publishes guidelines, and as part of this program, ACS contributes its expertise and educational materials on cancer screening and prevention and connects participants who contact ACS with ACS cancer-related information. A portion of fees generated from this program will be used to support the ACS mission. ACS does not provide medical or clinical care.