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Clearing the Five-Year Insurance Hurdle

BY CURTIS PESMEN

For countless survivors, the countdown to five years of disease-free checkups carries with a huge and often unresolved issue: health insurance for the future.

Those who may have been afraid to leave jobs, move to new locales or test the waters of a new career after cancer treatment often falsely believe that come five years they'll be able to cast aside doubts about their health status and start anew, with new health insurance options. Unfortunately, things are tough if you don't belong to a group health insurance plan.

Much of what you will find depends on the state where you live, says Karen Pollitz, project director at the Georgetown University Institute for Health Care Research and Policy, and a breast cancer survivor herself. Pollitz says currently, only two states, New York and New Jersey, guarantee individuals access to health insurance despite a cancer history.

"If you are within five years, [the top health insurance firms] just won't sell to you," she says. "Once you reach five years, only some companies will consider selling you a policy. Others won't issue a policy until you have been cancer-free 10 or 15 years."

Echoing these concerns, Barbara Brett, executive director of the CoverColorado statewide insurance plan, says, "I get people who have been declined individual health policies due to acne, allergy, asthma and other conditions like these. I would say cancer in anybody's history is going to preclude them from the individual [health insurance] market." In many cases, survivors who apply for individual (not employer-provided) health insurance face the prospects of medical underwriting, in which medical history is open to review.

A safety net has been set up by most states—32 in all—for consumers who have been turned down time and again. These high-risk insurance pools, which include CoverColorado, are run by the state with varying degrees of coverage and wide-ranging costs. High-risk pools typically carry premiums 25 to 50 percent higher than comparable private insurance plans, Pollitz says, in order to cover the most serious conditions, including AIDS, Alzheimer's disease, cancer and others, that have expensive treatments.

In fact, high-risk pools are often last-resort policies (even as some, like those in Illinois and Florida, have limited openings because of state budget cuts). As with other cancer survival statistics, whether or not you qualify depends on your particular case, and your state of residence.

“If you applied 100,000 cancer survivors [in the open market], 50,000 to 75,000 would be declined,” no matter how many years they’ve survived, says Brett. That’s why state programs like CoverColorado were created—to serve those with pre-existing and what brokers call “presumptive” conditions, meaning those presumed to preclude survivors from obtaining coverage on their own.

To answer questions about health insurance access, Pollitz and colleagues at the Henry J. Kaiser Family Foundation compiled a report entitled, “How Accessible Is Individual Health Insurance for Consumers in Less-than-Perfect Health?” The report states that some insurers will sell five-year survivor insurance, but with a higher premium (sometimes 50 percent higher) or a special rider that will exclude coverage of certain cancers, or even exclude medical coverage on certain body parts, such as the breasts or lungs.

Grounded in the real world of long-term survivorship, the report can be accessed at www.kff.org. The National Coalition for Cancer Survivorship (www.canceradvocacy.org) provides additional information on insurance and other financial issues.