



Managing the risk of breast cancer

National Breast Cancer Awareness Month is recognized each October. Learn more about the risks and costs of breast cancer and help gain the peace of mind that comes from securing your personal health and financial future.

Introduction

Breast cancer accounts for 1-in-4 cancers in women in the U.S.—and men are not immune. In 2009, an estimated 192,370 new cases of breast cancer will be diagnosed among women, and another 1,910 in men.¹

This year, more than 40,000 women are expected to die from breast cancer. Only lung cancer accounts for more cancer deaths in women.²

Men are more likely to be diagnosed at a later stage in the disease and have poorer survival rates.³

A woman has about a 1-in-8 chance of developing invasive breast cancer during her life.⁴ Though a large number of cases are diagnosed, the disease is highly treatable, particularly in the earliest stages. Women diagnosed with localized breast cancer (which hasn't spread to the lymph nodes or outside the breast) have a 98% survival rate.⁵

Know your risk

While there is no certain way to prevent breast cancer, understanding your risk and monitoring any changes in your breasts can help you get an early diagnosis and improved prognosis.

Many of the top risk factors for breast cancer are beyond your control. These include:

- **Gender.** Women primarily are diagnosed with breast cancer.
- **Age.** From 2000 to 2004, 95% of new cases and 97% of breast cancer deaths occurred in women aged 40 and older.⁶
- **Ethnicity.** White and African-American women are more likely than women of other racial and ethnic groups to be diagnosed with breast cancer.
- **Genes.** Certain inherited genetic mutations for breast cancer (BRCA1 and/or BRCA2) can increase your risk.
- **Family or personal history of breast cancer.**
- **High-dose radiation to the chest.**
- **High bone density after menopause.**

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Other risk factors can be controlled to minimize risk.⁷ These include:

- **Obesity.** Weight gain during adulthood is associated with a higher risk of breast cancer. The increased fat tissue boosts estrogen levels and the likelihood of cancer.
- **Postmenopausal hormones.** Using combined hormone replacement therapy or estrogen and progestin therapy may increase your risk.
- **Alcohol.** Consuming the equivalent of two drinks per day can increase your chances of developing breast cancer by 21%.
- **Physical inactivity.** Multiple studies have found a decreased cancer risk in women who exercise vigorously for 45 to 60 minutes on five or more days per week.

Signs of breast cancer

Breast cancer typically begins in the breast tissue, the glands for milk production, the milk ducts and the lymphatic tissue. A painless mass is one of the most common early signs. Other symptoms can include breast pain or heaviness and persistent changes to the breast, such as thickening, swelling and redness. Nipple abnormalities such as spontaneous discharge, erosion, inversion and tenderness also can signal breast cancer. Any persistent abnormality should be evaluated by a physician.

Breast cancer in its earliest stages may have no symptoms. Therefore, it's important for women to follow recommended guidelines for early detection.

For women with an average risk of developing breast cancer, the American Cancer Society recommends these routine tests:

Ages 40 and older

- Annual mammogram
- Annual clinical breast exam
- Monthly breast self-exam (optional)

Ages 20-39

- Clinical breast exam every three years
- Monthly breast self-exam (optional)

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Women with a high risk of breast cancer—including those with a parent, sibling or child who's had breast cancer—should ask their physician about annual screenings using MRI as well as mammography.⁸

When breast cancer strikes

The seriousness of breast cancer depends on its stage, or the disease progression when diagnosed. For the majority of breast cancer patients, the overall quality of life eventually will return to normal once treatment is complete.

Treatment decisions are made by the physician and patient, factoring in the cancer stage, risks and benefits of available treatment options, age and preference.

The treatment plan may include:

- Surgery to remove the cancer
- Radiation therapy
- Chemotherapy
- Hormone therapy
- Clinical trials
- Physical therapy
- Complementary or alternative medicine
- Optional breast reconstruction surgery

Treatment costs can quickly add up.

Costs of care

As with all forms of medical care, the cost to treat breast cancer can be significant. In the U.S., the total cost of treatment exceeded \$8.1 billion in 2004.⁹

Patients and their families may face financial challenges during treatment and recovery. These challenges include reduced wages due to fewer hours worked, uneven insurance coverage,¹⁰ high out-of-pocket costs and loss of insurance coverage.¹¹ Some individuals who lose their employment are unable to pay the full premiums to retain employer-provided health insurance benefits.

New cancer medications can cost as much as \$10,000 per month.¹² Many “hidden” outpatient costs can include copays for physician office visits or laboratory work, transportation and parking fees, child care during treatment, costs for clinical trials that are not covered by insurance, at-home or long-term care and counseling.¹³ A recent study found that 5% of privately insured breast cancer patients had out-of-pocket costs exceeding \$30,000,¹⁴ and some patients' costs to treat breast cancer can reach as much as \$100,000.¹⁵

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Not surprisingly, about half of all personal bankruptcies filed in the U.S. are attributed in part to medical bills.¹⁶ Does your insurance have a cap on coverage or high deductibles? Many plans do, which can put your financial security at risk if you are diagnosed and need treatment.

Cost-saving solutions

It's crucial for women and men to recognize the risks and understand the costs associated with cancer. But they shouldn't stop there. Supplemental health insurance policies provide financial support when an individual is diagnosed with cancer. A good policy will provide cash benefits that can be used to cover medical bills, replace lost wages or pay for assisted care. Additional coverage options can pay for more complementary treatments, such as massage or acupuncture, or for hospital intensive care. Some policies may even provide you access to healthcare experts who will help you navigate your insurance coverage, locate providers and facilities, and access available resources for all of your health needs.

When breast cancer is found and treated early, most patients will enjoy a full recovery. And when individuals prepare themselves for the future by purchasing a supplemental cancer or critical illness policy¹⁷, they can gain the added peace of mind that comes from securing their personal and financial future.

References

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¹⁴ The Kaiser Foundation and the American Cancer Society. *Spending to Survive: Cancer Patients Confront Holes in the Health Insurance System*, 2009, p. 7.

¹⁵ Ibid, p. 1.

¹⁶ “Borrowing to Stay Healthy: How Credit Card Debt Is Related to Medical Expenses,” *Demos: A Network for Ideas and Action as Part of the Access Project*, Jan. 2007.

¹⁷ These are limited-benefit policies and have limitations and exclusions. For costs and complete details of coverage, contact an agent.

The facts in this document represent the U.S. population, are for information only and do not imply coverage under critical illness policies or endorsement of those policies by the cited sources.

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