



Sun Life Thought Leadership

Impacts of Blood Cancer:

Blood Cancer was the #2 high-cost claims condition and nearly 10% of 2021 total spend within Sun Life's Health & Risk Solutions book of business

Every three minutes, someone in the U.S. is diagnosed with blood cancer; more than 1.3M Americans are living with or in remission from blood cancer.



Of the top 20 high-cost claims conditions, Leukemia/Lymphoma/Multiple Myeloma ranked #2 in 2021.² It is also the 3rd leading cause of cancer deaths in the U.S.³ following lung cancer (#1 at 23%)⁴ and colorectal cancer at #2.⁵

Further, it is estimated that as of January 1, 2019, there were nearly 230K Hodgkin Lymphoma (HL) survivors and over 750K non-Hodgkin Lymphoma (NHL) survivors, with expected diagnosis of over 8K new cases of HL and more than 74K new cases of NHL.⁶

The median age at diagnosis for HL is 39 years, substantially younger than that for NHL (67 years of age).⁷ Even though leukemia is the most common cancer in children and adolescents combined, the vast majority (92%) of leukemia patients are diagnosed when they are of working age (20 or older).⁸

What does this mean for self-funded employers?

Cost impacts

Our latest research data shows that, beyond the potential for productivity impacts, these claims have an average cost impact of \$258.3K, 69% of which is on medical spend vs. Rx.⁹ And while average cost is a good benchmark for self-funded employers planning for the potential impact of a high-cost claim, it is also important to remain aware of how high these claims can get in more expensive cases.

- The highest-cost cancer claim we saw in 2021 was \$4.8M within the category of Leukemia/Lymphoma/Multiple Myeloma, with total 2018-2021 reimbursements of \$443.1M. In 2021, single-year reimbursements for all blood cancers totaled \$117.0M.¹⁰
- Leukemia/Lymphoma/Multiple Myeloma is #2.

It continues to be critical for self-funded employers to stay informed regarding claims trends, including those conditions and medications most likely to result in high-cost claims, along with risk management strategies that can help control costs without compromising care. Having stop-loss coverage protects against the potential high-cost often associated from blood cancer and its ongoing treatment, and allows the employer to ensure they can afford to continue to give their employees the medical protection they need to have effective care.

Appropriate treatments are influenced by a patient's age and health, as well as the molecular characteristics of the cancer. "Some blood cancers have an increased risk based on hereditary familial factors; for example, [Lynch syndrome](#) and [LFS](#) are syndromes which

increase the risk of a number of types of cancer," according to Dr. Miles Varn, CEO of PinnacleCare, a Sun Life company. "There may also be environmental factors that increase cancer risk and may be able to be mitigated. And childhood cancer treatment may increase the risk of blood cancer as an adult," added Dr. Varn.



60% to 85% of adults 60 years of age and younger with Acute Myeloid Leukemia (AML) can expect to attain complete remission following the first phase of treatment¹¹



35% to 40% of patients in this age group will be cured.¹²



2021 Stop-loss claim data for leukemia/lymphoma/multiple myeloma

Blood Cancer Claims = Nearly 10% of Total Spend

Description	Amount
2018-2021 reimbursement for blood cancer	\$443.1M
2021 total cost of all stop-loss claims	\$3.2B
2021 total cost of all blood cancer claims	\$251.9M
2021 total Sun Life reimbursements	\$1.5B
2021 total reimbursements for blood cancer	\$117.0M



Source: Sun Life Health and Risk Solutions book of business data, 2018 through 2021.

“ Blood cancer science and treatments have accelerated so rapidly that, even as an oncologist, it is difficult to keep pace with the changes. This increases the potential risk of undertreatment as well as confusion over treatment selection simply by virtue of the multiple treatment modalities available.

What constitutes best evidence-based treatment standards continue to evolve. Older treatments were proven effective, but the next lines of treatment are better and better. It's important to have an oncologist who is working with the latest evidence-based treatment, which takes into account effectiveness as well as cost. ”

Dr. Miles Varn,
CEO of PinnacleCare, a Sun Life company



Additionally, the standard treatments for chronic myeloid leukemia (CML) are targeted drugs (e.g., imatinib), which are very effective at inducing remission and decreasing progression of the diagnosis. In the past, it was thought that these drugs had to be taken indefinitely to keep the disease in check; however, recent studies have found they can be safely discontinued in a subset of patients.¹³

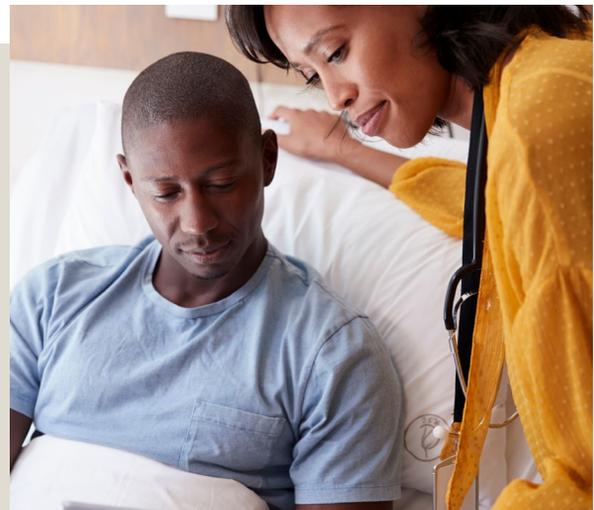
These examples make a clear case for the life-changing (and potentially life-saving) importance of access to effective care and treatment, when newer and more targeted therapies can help induce remission or decrease disease progression.

So how can employers mitigate current healthcare access inequities most effectively to benefit their employees while also addressing the associated healthcare cost impacts to the business?

Addressing costs and access issues through care navigation

Many of the nation's most vulnerable patients have difficulty accessing and navigating the complex U.S. healthcare delivery systems. Patient care navigation plays a unique role in improving health outcomes especially for racial and ethnic minorities, as well as other underserved populations, in the context of a changing healthcare environment.

Patient advocacy and care navigation facilitate improved healthcare access and quality for underserved populations through advocacy and care navigation. The services provided also address many of the disparities associated with geographical care deserts as well as language/cultural differences and barriers. Care advocates can foster trust and empowerment within the communities they serve.¹⁷



African Americans make up about **20% of the 30,000** Americans diagnosed each year with blood cancer.¹⁵

Partly due to the discovery of more targeted therapies, **the 5-year survival rate for CML has more than doubled over the past 25 years.**¹⁴



The age-adjusted incidence rate for melanoma is **116% higher** for Black males and females than for white males and females.¹⁶



Improving the healthcare experience and health outcomes

Providing a seamless experience across the healthcare journey



This, in turn, can help ensure employees understand and take the necessary steps to detect cancers early, obtaining timely screenings like mammograms and colonoscopies. For example, care advocates can also help identify:

- Blood cancer specialists or treatment center
- Other available risk reduction strategies, such as HPV vaccines, and/or
- Multi-disciplinary medical facilities can provide screenings, access to genetic counselors and connection to academic institutions/experts focused on cancer detection, especially for those at high risk

And when employees have access to the most effective care, counseling, and treatments available for their medical situation, they have the potential to recover most fully, safely, and swiftly. This can potentially help lessen the duration of any time taken away from work, which also can positively affect productivity. Additionally, with the science rapidly evolving, it can be very confusing for patients as well as their oncologists; care navigation can help support both patients and providers to resolve some of the confusion regarding treatment decisions and choices.



“ People who have an increased risk need to be more aggressive with their screening. If they don’t know their risk, they lose the opportunity for potential early detection and treatment. ”

Dr. Miles Varn, CEO of PinnacleCare, a Sun Life company



“ In this new reality, employers must consider innovative benefits strategies that meet the moment. One of those strategies is care navigation.¹⁸ ”

Care Navigation: The Next Frontier in Healthcare, EBN, 11/18/2020

Member impact - the value of care navigation

We continuously see the effectiveness of care navigation in action with our own members. In the case below, the impact of a getting a second opinion was life-changing.

A member was diagnosed with lymphoma and was advised to have lymphoma-based systemic therapy. Our care navigation team facilitated a second opinion with a nationally recognized academic medical center with significant expertise. There, the member was accurately diagnosed not with lymphoma but a completely different disease. He was found to have a neurological disorder which required a substantially different treatment, and he has recovered completely.

1 in 5

Serious medical conditions are misdiagnosed¹⁹



By helping employees get the care they need, at the most affordable cost, care advocates also help businesses succeed by helping restore workforce productivity where possible, while improving accessibility and healthcare equity.

And, when care navigation is combined with stop-loss coverage, employers can benefit from the protection against high-cost claims typically associated with blood cancers and help support employees when they face potentially life-threatening health challenges.

Have questions? Want to learn more?

Check out Sun Life's 10th Annual Research Report on High-Cost Claims and Injectable Drugs, 2022 Edition and connect with your Sun Life team or email us at Ask.an.expert@sunlife.com – we'll be happy to assist!



Footnotes/Resources

- 1 Leukemia and Lymphoma Society, [Article: September is Blood Cancer Awareness Month](#), 2022.
- 2 Sun Life's 10th Annual Research Report: 2022 Edition, High-Cost Claims and Injectable Drug Trends Analysis: <https://sunlife.showpad.com/share/DgrWLNMOpsXtAoOZl4ijq>
- 3 Leukemia and Lymphoma Society, [Article: September is Blood Cancer Awareness Month](#), 2022.
- 4, 5 Source: Centers for Disease Control, Update on Cancer Deaths in the U.S.: <https://www.cdc.gov/chronicdisease/resources/publications/factsheets/cancer.htm>
- 6, 7 American Cancer Society, [Cancer Treatment & Survivorship Facts and Figures, 2019-2021](#), p.12.
- 8 American Cancer Society, [Cancer Treatment & Survivorship Facts and Figures, 2019-2021](#), p.12.
- 9, 10 Sun Life's 10th Annual Research Report: 2022 Edition, High-Cost Claims and Injectable Drug Trends Analysis: <https://sunlife.showpad.com/share/DgrWLNMOpsXtAoOZl4ijq>
- 11, 12 American Cancer Society, [Cancer Treatment & Survivorship Facts and Figures, 2019-2021](#), p.12.
- 13, 14 American Cancer Society, [Cancer Treatment & Survivorship Facts and Figures, 2019-2021](#), p.13.
- 15 [More Blacks Needed In Blood Cancer Studies](#), AARP.org, 2022.
- 16 Leukemia & Lymphoma Society, [Fact Book, Updated Data on Blood Cancers, 2020-2021](#).
- 17 [The Role of Patient Navigators in Eliminating Health Disparities](#). National Center for Biotechnology Information, National Library of Medicine, National Institute of Health.gov
- 18 [Care Navigation: The Next Frontier in Managing Healthcare Costs](#), Employee Benefits News (ebn.com), November 18, 2020.
- 19 Bernstein, L. (2017, April 4). 20 percent of patients with serious conditions are first misdiagnosed, study says. Washington Post. Retrieved July 25, 2022, from https://www.washingtonpost.com/national/health-science/20-percent-of-patients-with-serious-conditions-are-first-misdiagnosed-study-says/2017/04/03/e386982a-189f-11e7-9887-1a5314b56a08_story.html

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Group stop-loss insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 07-SL REV 7-12. In New York, group stop-loss insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) under Policy Form Series 07-NYSL REV 7-12. Product offerings may not be available in all states and may vary depending on state laws and regulations. Product offerings may not be available in all states and may vary depending on state laws and regulations. Not approved for use in New Mexico.

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