

Condition Snapshot

Cancer

As the number of cancer cases and associated costs keep climbing, care that treats the whole person becomes more critical.



 **Definition**

- A group of diseases that cause abnormal cells to grow out of control

 **Trend**

- 17 types of cancer are becoming more prevalent among adults under 50 years of age²
- ≈2M new cases of cancer are diagnosed each year²
- 75% increase predicted in breast, lung and colon cancer diagnoses between 2022-2050³

 **Causes⁴**

- Genetics/ family history
- Obesity
- Tobacco and alcohol use

1 in 3

people in the U.S. are affected by cancer¹

“Cancer’s impact is devastating — touching patients, families, friends and employers. That’s why prevention and early detection are critical.”

Dr. Rhonda Randall

Chief Medical Officer, UnitedHealthcare Employer & Individual

A metastasizing crisis






From costly treatments to a wide range of associated side effects, cancer impacts many lives in many ways.

Who

Most common in:⁵



Most prevalent in:⁶

-  **1 Maine and Oregon – 11.1%**
-  **2 Florida – 10.5%**
-  **3 Delaware – 10.4%**
-  **4 Montana – 10.1%**
-  **5 Ohio – 9.8%**

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How



Physical impacts such as pain, fatigue and nausea – both from the disease itself and side effects of treatment



Mental health issues such as anxiety, depression, fear and feelings of isolation



Financial strain due to medical costs and potential loss of income

How much

\$63.57

average per member,
per month care costs⁵

↑10.9%

increase in year-over-year
average cost per member,
per month⁵

Expected to comprise

30%

of employer health spend
by 2027⁷

Strategies for employers

Taking a whole-person approach to health benefits may help support those already diagnosed and help other employees better prevent the disease in the first place.



Offer cancer care support services: Touchpoints with oncology nurses about treatment plans, and support for oral and infused medications, streamlined prior authorization process and additional **resources** may help address long-term needs.



Promote healthier lifestyles: Incentive-based programs that offer rewards for completing healthy activities may help employees make healthier choices, which may reduce their cancer risk. And self-help apps like **Calm Health** may help employees manage the mental health burden that may accompany a cancer diagnosis.



Encourage regular cancer screenings: Regular cancer screenings have been found to prevent 4.75M deaths related to breast, cervical, colorectal, lung and prostate cancers.⁸ Employers can work with their carrier on regular communications that encourage these screenings (often available for \$0) or by offering at-home or on-site screenings.



Provide access to quality facilities: The UnitedHealthcare Centers of Excellence (COE) network includes 40 leading cancer centers, which meet strict criteria based on their multidisciplinary approach to care, treatment planning and coordination, clinical research and more.

Learn how UnitedHealthcare supports
a whole-person health approach >



¹ What is Cancer: American Cancer Society, March 31, 2025. Available: <https://www.cancer.org/cancer/understanding-cancer/what-is-cancer.html>.

² Ducharme, J. The Race to Explain Why More Young Adults Are Getting Cancer. Time, Feb 13, 2025. Available: <https://time.com/7213490/why-are-young-people-getting-cancer/>.

³ Masterson, V. 12 new breakthroughs in the fight against cancer. World Economic Forum, Feb. 27, 2025. Available: <https://www.weforum.org/stories/2025/02/cancer-treatment-and-diagnosis-breakthroughs/>.

⁴ Cancer Risk Factors. Center for Disease Control, Nov. 19, 2024. Available: <https://www.cdc.gov/cancer/risk-factors/index.html>.

⁵ UnitedHealthcare Employer & Individual self-funded and fully insured data based on claims incurred between Nov. 2024-Oct. 2025, paid through Jan. 2026.

⁶ Cancer by State. America's Health Rankings. Available: https://www.americashealthrankings.org/explore/measure/Other_Cancer. Accessed: March 31, 2026.

⁷ U.S. Oncology Survey: Employers Expect Cancer Costs to Spike by Up To 30% in Three Years, Hungry for Value-Based Models. Carrum Health, Feb. 26, 2024. Available: <https://carrumhealth.com/oncology-survey/>.

⁸ In five cancer types, prevention and screening have been major contributors to saving lives. National Cancer Institute, Dec. 5, 2024. Available: <https://www.cancer.gov/news-events/press-releases/2024/cancer-deaths-averted-prevention-screening-contribution>.

Cancer Support Program is a program, not insurance. Availability may vary on a location-by-location basis and is subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. Please check with your UnitedHealthcare representative.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. If participants feel their condition is severe and needs attention, they are instructed to contact their treating provider or mental health therapist for help. Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

The Centers of Excellence (COE) program providers and medical centers are independent contractors who render care and treatment to health plan members. The COE program does not provide direct health care services or practice medicine, and the COE providers and medical centers are solely responsible for medical judgments and related treatments. The COE program is not liable for any act or omission, including negligence, committed by any independent contracted health care professional or medical center.

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