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Uninsured Consumers and Cancer

- People without insurance are much less likely to get a worrying symptom checked out because they are worried they can't pay for treating it, or that they can't pay for the diagnostic visit itself.
- Our country does have some patches in place when it comes to the uninsured and primary care, in the form of community health centers and charity clinics. But when it comes to screening radiology those patches offer virtually nothing.
 - There is no mechanism in our country for uninsured people to get a regular screening colonoscopy.
 - No mechanism to get a screening pelvic MRI.



The Affordable Care Act, Insurance Protections and the Consumer Experience

- Before the ACA's implementation, a word that was commonly used in this country was “uninsurable”
- People with a history of cancer who did not have access to large group employer coverage could and often did find:
 - No insurance available to them on the non-group market.
 - Coverage would be priced at astronomical levels.
 - Insurance which excluded coverage for pre-existing conditions, effectively leaving them uninsured if their cancer recurs.
- “Wild West” of fine print, benefit gaps, and retroactive “rescissions” in coverage.
- The non-group insurance market was simply a dangerous, fraud ridden swamp for consumers before the ACA.
- A particularly dangerous swamp for cancer survivors.



Risks and Gaps

- Still over 30 million uninsured
- Short-Term Coverage and Misleading Marketing

