



A Holistic Approach to **Cancer Care**

Transcarent Oncology Care seamlessly integrates digital technology, human connection, cutting-edge research, and high-value care interventions for a unique health and care experience



The cancer diagnosis is a moment so stark and overwhelming that you can't compare it to anything else that has ever happened to you. In an instant, your life has changed.

As you process the news, questions overwhelm your ability to think, respond, and act. Even the simplest decisions can become paralyzing once everything in your life—your ability to work, to support your family—seems acutely vulnerable to the next choice you make.

You are presented with a treatment plan. But is it the right plan for you? Will your insurance cover treatment? How much will this cost you? How much time off from work will you need? Who are these specialists you are being referred to? If your treatment center is across town or out of state, how will you manage the logistics of travel?

You have questions about your care, but any answers from your doctor are vague, impersonal, or rendered incomprehensible by medical jargon. You leave with more questions than answers and more worried than reassured. You turn to the internet, but find that judging what is reliable information and what is not is difficult. You have a family member who had cancer, years ago. But their cancer was different than yours and their advice feels, at best, anecdotal.

At work, it's difficult to concentrate. You spend so much time at work making phone calls, trying to understand your insurance and medical benefits. You are scheduling a lot of time off to make your appointments. The fact that you will need even more looms on the horizon.

Your employer has been understanding and sympathetic, but that's not the same as support. They seem as overwhelmed as you.

At home, medical bills start to accumulate on the kitchen table. You wonder how you'll manage your other monthly bills and worry about what additional medical bills will continue to pour in and when they will stop. Your mind wanders to all those awful news stories about people who are forced to choose between medical care, paying a utility bill or putting food on the table.

You are surrounded by friends, family, and co-workers, people who care about you. But in many ways, you feel utterly alone. They tell you that you are a fighter, that you'll beat this. But without any tools, any resources, any plan, it rings hollow.

The stress and anxieties that consumed you the moment you were diagnosed are beginning to feel like a permanent feature of a process that has only just begun.



The Burden of Cancer

Millions of people who are diagnosed with cancer have a version of this story to tell, even though, in many respects, the prognosis these days is good.

For example, key breakthroughs in early detection and surveillance, modernized clinical trials, and advanced treatments and therapies have extended or saved millions of lives. Bipartisan action calls for greater federal investment in support of the \$1.8 billion Cancer Moonshot Initiative¹, launched in 2016, gives hope that promising innovations in cancer research will continue to flourish.

However, few diseases continue to exact such enduring and widespread social and economic burdens as cancer.



Economic impact

Direct expenditures for the most prevalent types of cancer, including breast, lung, lymphoma, and colorectal cancers, exceeded \$156 billion in 2018², and are expected to rise as the population ages³.

According to a comprehensive report⁴ on patients' out-of-pocket cancer care costs, "the national patient economic burden associated with cancer care was \$21 billion." What does that mean for the average patient?

- Patients and caregivers spend between \$800 and \$2600 per month⁵ on cancer care treatment, a recurring monthly expenditure that often lasts for years.
- The typical cancer patient reaches "their out-of-pocket maximum within the first one to three months after a positive screening," which can be as much as \$5,000 for a large-employer plan⁶.
- Within two years of diagnosis, 42% of cancer patients had depleted all of their assets, with average losses of \$92,000.⁷
- Thirty percent of cancer survivors report some level of financial hardship due to treatment costs.⁸ Additionally, cancer patients file for personal bankruptcy 2.5 times the rate of those without a history of cancer.

Workforce Impact

A 2015 report from the Northeast Business Group on Health (NBGH) notes, “Employers report a level of complexity in managing employees’ cancer-related needs beyond that associated with any other type of disease or condition. This complexity relates to the costs and definition of quality cancer care, the extensive number and array of services needed to support employees and their families when faced with a cancer diagnosis, and the multi-faceted role a benefit professional must play in assisting employees.”⁹

Of the 1.9 million Americans who will be diagnosed with cancer this year¹⁰, 45% will be within the traditional working age range of 20 to 64.¹¹ Twelve percent of employers’ medical costs are related to cancer, and workplaces are collectively hit with more \$139 billion in costs associated with diminished productivity, abbreviated hours, or missed work.¹² A 2019 Cancer + Careers survey found that 59% of workers are not confident that management knows how to support employees with serious or chronic conditions.¹³

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Social Impact

Widespread and systemic socioeconomic and geographic disparities often means that access to quality care, new treatments, and comprehensive support structures is distributed unevenly, thus affecting outcomes.

A 2018 study of 3,100 U.S. counties found cancer mortality rates of 186 per 100,000 in high-income counties and 205 per 100,000 in low-income counties, with the strongest mediators being “health risk behaviors, cost and quality of clinical care, and food insecurity”¹⁴.

The ease with which a person can access and maintain cancer care is too often determined less by need and more by employment and income status, where they live, access to technology and transportation, and the quality of their health insurance. Mind the Gaps.

Even those who are able to manage these barriers often find themselves locked in a cancer care management program prone to the same cost and care problems that affect other areas of the health system.

The stakeholders in a cancer care journey—patient, provider, and employer—each deal with distinct gaps and inefficiencies, but the adverse outcomes are interwoven and ultimately felt by the individual managing their disease.

Individuals who are plugged into a one-size-fits-all cancer management program can quickly feel robbed of their sense of agency and control. Making them feel as if they are on a meandering and financially toxic journey that should feel more urgent and seamless considering the hardship they face.

Many employers sense that inadequacy. According to the NBGH report, “Employers are concerned that programs and services to assist employees through the cancer journey appear to be limited and/or uncoordinated.”¹⁵

While recent breakthroughs in detection and treatment methodologies are incredible, cancer comprises of hundreds of diseases, each with their own treatment standards, research, specialists, clinical trials, measures, and prognoses. This can leave even the best oncologists struggling to keep up with the latest evidence-based research and care.

The (New) Cancer Care Experience

Cancer care management is ripe for innovation. Medical advances and the use of digital technology and devices across every aspect of our lives presents an opportunity to integrate technology, human connection, and the latest treatment options across a comprehensive care experience.

Transcarent Oncology Care is a new kind of health and care experience, unique in its ability to bridge a wide spectrum of outcome, cost, and knowledge gaps that adversely impact patients (Members), care teams, and employers.

The seamless integration of digital technology, benefits and cost-management tools, along with access to cancer-oriented Centers of Excellence and person-to-person connection helps:

- Members make critical clinical and financial decisions at every stage of their cancer care journey with confidence
- Oncologists and their care teams access the latest clinical research and reviews
- Employers manage costs and support their employees through the delivery of robust benefit design and training tools

The foundation of this idea is simple—empowerment.

What is a Center of Excellence?

The idea behind Centers of Excellence (COE) originated in the technology and manufacturing sectors more than three decades ago. According to Gartner, COEs “concentrate existing expertise and resources in a discipline or capability to attain and sustain world-class performance and value.”

COEs are used widely throughout healthcare and offer “specialized programs within healthcare facilities that aggregate high concentrations of expertise and related resources centered on particular medical areas and delivered in a comprehensive, interdisciplinary fashion.”

While clinical excellence, patient safety, and optimized outcomes are central to the COE vision, cost control is also important. One of the key frustrations for employers is cost variance for the same cancer treatments; the cost of a treatment in one facility may be markedly more expensive in the facility across town. By streamlining processes, bundling payments, mitigating redundancy, and reducing inefficiencies, COEs can bring stability across a care journey.



Member Empowerment

Healthcare has been moving toward patient-centered models of care for years. More healthcare consumers than ever choose their own health plans and carry more financial responsibility for the services they use. More recently, laws and regulations have given consumers greater control over their health information and how it is accessed and shared.

Member empowerment needs to be supported with knowledge, guidance, and a robust network of caring professionals. Members who feel more in control are better positioned to manage the complexities of their care journey.

- Comprehensive educational tools empower Members to ask questions, explore treatment options, and adhere to care plans and lifestyle changes
- A robust mental and behavioral health support system allows Members to openly discuss their concerns and anxieties, and be guided to the appropriate resources
- Access to the top oncologists and facilities, thanks to Transcarent's direct contracting with Centers of Excellence across the country
- Trained health guides to accompany Members on their care journeys, helping them choose the best provider, address financial concerns, and answer questions

A cancer diagnosis makes it easy for people to feel that whatever happens in the weeks, months, or even years ahead is far outside of their control. At critical junctures, patients risk becoming passive recipients of whatever management program they are plugged into.

A comprehensive cancer care journey fits the specialists, treatments, and support to the needs of the Member. This end-to-end experience accompanies the Member throughout the unique contours of their journey—from diagnosis and treatment to care delivery, financial reconciliation, and recovery.

A longitudinal relationship with a trained health guide is essential, especially considering how a trusted human connection is missing in so many cancer care journeys.

For example, research suggests that up to half of all newly diagnosed patients report “clinically significant levels of anxiety and/or depression” for up to a year after diagnosis, but individuals can experience a wide range of powerful, long-lived emotions, including fear, anger, and sadness¹⁶.

Call centers are inherently impersonal, inconsistent, and reactive. A dedicated guide serves as a true advocate who understands where Members are in their journey and can provide the right resources at the right time.

Transcarent Health Guides contribute proven, integrated resources for financial support, mental health, nutrition, transportation, and access to services such as telehealth consultations and at-home care options.

Provider Empowerment

The speed and scale of new cancer research, treatments, and interventions are too much for even the most ambitious oncologist to keep up with. Local oncologists can be easily overwhelmed keeping up with the latest research.

Providers working without the latest information are effectively working in silos, and often to the detriment of the patients they are treating. According to a 2020 study, one in 10 patients with cancer is misdiagnosed, with half suffering permanent disability or death.¹⁷

Expert advisory review and peer-to-peer physician relationships can provide reviews of diagnosis and treatment plans, as well as provider collaboration and longitudinal support. Ongoing guidance from multidisciplinary teams for local oncologists can help mitigate complications, inappropriate services, and adverse outcomes—democratizing high-quality cancer care to local settings.

Peer-to-peer physician relationships enhances collaboration and longitudinal support.

Employer Empowerment

Twelve percent of employers' total medical costs in the United States are related to cancer.¹⁸

However, spiraling costs are just one of the major challenges faced by employers. Keeping up with the latest technology and treatment methods to integrate into health plans includes advances to drive best practices, increase value, and improve outcomes.

An assessment of how health plans manage cancer care, conducted by the National Alliance of Healthcare Purchaser Coalitions, found that:

While all health plans offer some flavor of specialized cancer case management, they vary in breadth and depth. Unless coordinated and effectively integrated, these emerging offerings/platforms may lead to confusion and delayed/fragmented care. Employers and payers will need to address the challenge of providing healthcare benefits for a condition that inherently causes fear, is costly, and allows coverage for new and evolving treatments.¹⁹

Like providers, employers need to put Members at the center of their cancer care strategy. Cancer is a complex and costly issue for employers, who need assistance to retain and support employees and their dependents. Workplace support is an essential part of an integrated cancer care journey, which includes the coordination of benefit design, PTO policies, manager training, and robust communication for employee populations.

A Better Way is Here.

Transcarent Oncology Care begins with the Member and builds from there. Individuals with a cancer diagnosis need a team and an infrastructure designed to support them physically, emotionally, and financially throughout their journey— from that first overwhelming moment and beyond.

Through Transcarent Oncology Care, Members and oncologists have access to National Cancer Institute-designated Centers of Excellence (COE) with multidisciplinary care teams prepared to deliver expert diagnosis and treatment reviews based on the latest research and clinical trial results, as well as bundled services across the care journey (see sidebar). The benefits of COE extend to employers as well, defragmenting complex cancer care options while also eliminating cost variances.

Transcarent accounts for all of these elements and integrates them to support the Member and their network of support— from diagnosis and treatment to remission and recovery.



About Transcarent

Transcarent, a Silicon Valley-based health experience company, is putting people in charge of their health and care. Using a combination of software, technology, data science, and health guides, Transcarent empowers consumers with the kind of unbiased information, trusted guidance, and access to high-value care that leads to better care, better outcomes, and more cost-effective decisions and allows Members to share in the benefits of their decisions. Transcarent believes that having the right information, tools, and incentives in the decision-making process can positively transform the way we all experience our health and care.

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