

October 2018

viewpoint

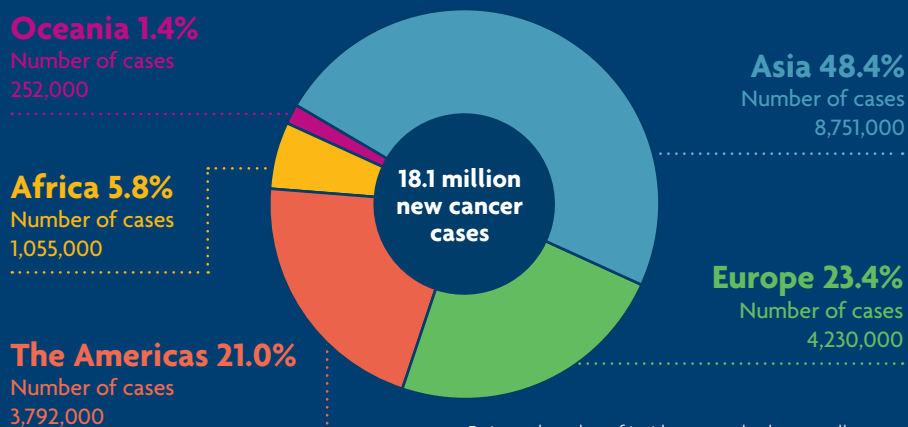
How can multinationals create a well-rounded cancer treatment plan?

Cancer remains one of the world's deadliest diseases and accounts for a third of long-term sickness absence in some countries¹. Even as economies become more prosperous and developed, it doesn't insulate employees from the risk of cancer. In fact, as countries become wealthier, cancers related to lifestyle factors such as obesity and drinking become an increased risk, rather than those linked to poverty and infections.

So, whether a multinational is based in a well-established first world economy or helping to bring prosperity to a poorer one, how do they educate about the risks of cancer and help their employees cope when it happens?

"...there will be 18.1 million new cases of cancer and 9.6 million people worldwide will die with the disease in 2018 alone."

Global Cancer Data 2018 - Global cancer incidence¹



Estimated number of incident cases, both sexes, all cancers including non-melanoma skin cancer, for all ages, worldwide

The growing concern of cancer

Most people around the world will either know someone in their immediate circle of family or friends with the disease or even be diagnosed with cancer themselves. Figures indicate that one in five men and one in six women will be diagnosed with cancer in their lifetime². The International Agency for Research on Cancer analysed 36 different cancers in 185 countries and concluded there will be 18.1 million new cases of cancer and 9.6 million people worldwide will die of the disease in 2018 alone³.

The increase in the number of cases can be partly attributed to a growing and aging population but is also impacted by changes in global lifestyles. Large cohort studies have linked obesity to increased cancer risk⁴, with people who are overweight or obese up to twice as likely as normal-weight people to develop liver cancer, renal cell cancer (kidney cancer) and endometrial cancer.

Of course, smoking also remains a key issue, with lung cancer the leading cause of cancer death among women in 28 countries studied by the International Agency for Research on Cancer².

What does this mean for employers?

Most multinationals have an advanced understanding of cancer and offer proven processes to help employees get the right treatments at a very difficult time. As well as this being the right thing to do for their employees' wellbeing, helping to reduce employee absence is a key driver for corporates.

Employers must often review medical issues at 'one step removed', recognising the devastating impact on the individual but thinking dispassionately about the financial impact. Cancer treatments can be particularly costly and employers need to be prepared.

In the USA, for example, cancer drugs cost an average of \$10,000 per month, with some therapies topping \$30,000 per month⁵. This is on top of the costs of doctor visits, inpatient care, chemotherapy or surgery.

And that isn't all. When addressing the issue of cancer there are also legislative considerations. In some markets, such as the UK, cancer is classed as a disability from the point of

diagnosis. Employees have legal protection allowing them to request changes to their performance targets and work environment.

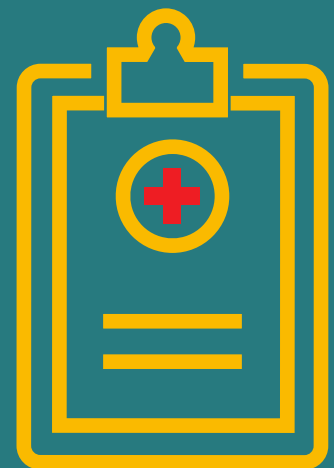
Add these costs to the loss of productivity and the impact of potentially having to hire a replacement to cover the long-term sick leave, cancer can be extremely costly to multinational businesses.

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Cancer support checklist for employers

According to Macmillan Cancer Support⁶, there are some simple steps you can take to be ready to support cancer patients in your employee population.

- ✓ Check your sickness policies are up to date and consider creating a cancer-specific policy.
- ✓ Provide training for managers so they know how to talk about cancer with their employees.
- ✓ Raise awareness of cancer and educate employees on the risk factors that can cause cancer.
- ✓ Make reasonable adjustments to working patterns to accommodate those dealing with cancer and treatments



What support can employers offer?

From an employee benefits (EB) perspective, there remains a need for global multinationals to have in place systems that help employees become aware of the dangers of cancer, reduce the risk of lifestyle-caused cancers and help treat those who develop these diseases. Whether via adaptable insurance, healthcare and EB plans that educate employees on cancer prevention, provide screening and fund treatment, employers need to be prepared to tackle this growing health issue.

Education

The extent to which education can reduce illness and disease, even among well-educated employees in developed countries, is too often underestimated. Given risks around some cancers can be mitigated through lifestyle changes (apart for those at enhanced genetic risk), employers can educate their staff on reducing the risk of cancer by stopping smoking, maintaining a balanced diet, avoiding excess sun exposure and reducing alcohol intake.

Businesses are expertly placed to create environments to encourage these changes, such as offering cycle to work schemes and healthy eating options in canteens.



Screening

Employers can take an active role in supporting early stage cancer identification through education, encouraging people to check for warning signs such as pea-sized lumps on breasts or testicles. They can also provide active screening by medical professionals.



Employees receiving cancer screenings are more likely to detect the disease early, resulting in better patient prognoses and reducing extended absenteeism for businesses. Surprisingly, even in developed countries, cancer detection is still often a result of emergency admission to hospital, accounting for one in five cases identified in the UK⁷, rather than through proactive identification.

Workplace cancer screenings can include checks that are outside of the typical state funded procedures. While in some countries, individuals with enhanced genetic risk markers will qualify for state-funded enhanced screenings, however this isn't the case globally.

Employers will obviously need to manage self-identified high-risk employees carefully. They will need to feel there is no risk they will be discriminated against, in terms of promotions and career progression, for disclosing a potential elevated risk by requesting additional screening.

Screenings can be offered through an employee benefits scheme, funded directed by the employer, via flexible benefits or a salary sacrifice arrangement. While some employers may be concerned as to the merits of trying to 'sell' employees on a salary sacrifice agreement for health screening, there are often tax offsets that make this route more affordable and attractive.

Treatment support

For employers, designing high-quality cancer care benefits is a challenge, especially in markets where the cost of care is significant. In addition, with cancer there are issues for employee healthcare schemes surrounding exclusions for pre-existing condition cancer classifications (usually dependent on the time gap between events). However, insurers are becoming highly skilled in supporting cancer patients, within group protection (critical illness, employer sponsored income protection, life assurance) private medical insurance (PMI) and employee assistance programmes (EAPs).

Different forms of cancer will require different treatment plans: many small non-melanoma skin cancers can be removed by GPs in their surgery whereas others will require incredibly invasive surgery or are simply incurable.

Developing communication tools and financial support for plan members as they navigate their cancer care can help to improve outcomes and reduce anxiety for employees at a critical juncture in their healthcare journey. Employees may require extensive communications from the health plan to determine the best course of action when diagnosed with cancer.



Total care

When it comes to a cancer diagnosis it is not just a question of ensuring appropriate clinical care for an employee, there is the psychological and financial impact to consider. Employees should be provided with access to mental healthcare, a cancer diagnosis can be overwhelming placing a huge emotional burden not only on the patient but also on their families.



Mental health support should not just last through treatment. Post-treatment assistance may be required especially given the risks of remission. Cancer can also have a financial impact, such as loss of earnings, increased bills and altered childcare arrangements, which employers will need to consider.

Given the devastating and widespread impact cancer can have, it is important for multinationals to be proactive in educating employees how to mitigate the risks of cancer, especially regarding causal lifestyle factors, such as excess consumption of alcohol and smoking. An employee's cancer benefit package would ideally provide for education, early detection as well as oncological treatment.

There needs to be greater investment in screening and early stage diagnosis by corporates as this can have a huge impact on the prognosis of the patient. It is also vital that any potential exclusions are identified as soon as possible, as concern over the financial cost of treatment is detrimental to the mental health of patients.

A coordinated response to cancer education, screening and treatment can help global employers deliver a high-level cancer solution to their employee populations around the world, regardless of their location.



For further information on MAXIS Global Wellness and the education programmes please go to maxis-gbn.com/our-solutions/maxis-global-wellness

¹ <https://www.personneltoday.com/hr/cancer-is-top-cause-of-long-term-sickness-absence-claims-report-shows/> (accessed 26/9/18)

² <https://edition.cnn.com/2018/09/12/health/cancer-rates-increase-worldwide-study-intl/index.html> (accessed 26/9/18)

³ Latest global cancer data: Cancer burden rises to 18.1 million new cases and 9.6 million cancer deaths in 2018 – International Agency for Research on Cancer http://www.iarc.fr/en/media-centre/iarcnews/2018/gco_globocan2018.php (accessed 26/9/18)

⁴ <https://www.cancer.gov/about-cancer/causes-prevention/risk/obesity/obesity-fact-sheet#q3> (accessed 26/9/18)

⁵ <https://www.ama.org/publications/MarketingHealthServices/Pages/rising-oncology-medication-costs-and-the-impact-on-patients.aspx> (accessed 26/9/18)

⁶ <https://www.macmillan.org.uk/information-and-support/organising/work-and-cancer/if-youre-an-employer/managing-cancer-in-the-workplace.html#307289> (accessed 25/9/18)

⁷ <https://www.gov.uk/government/news/cancers-are-being-diagnosed-earlier-in-england> (accessed 26/9/18)

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