

# Employer Benefit Design: Considerations in Oncology

# Evolving Landscape of Cancer

## General understanding and awareness of cancer<sup>1</sup>



**In 2022, an estimated 1.9 million new cancer cases will be diagnosed in the United States**

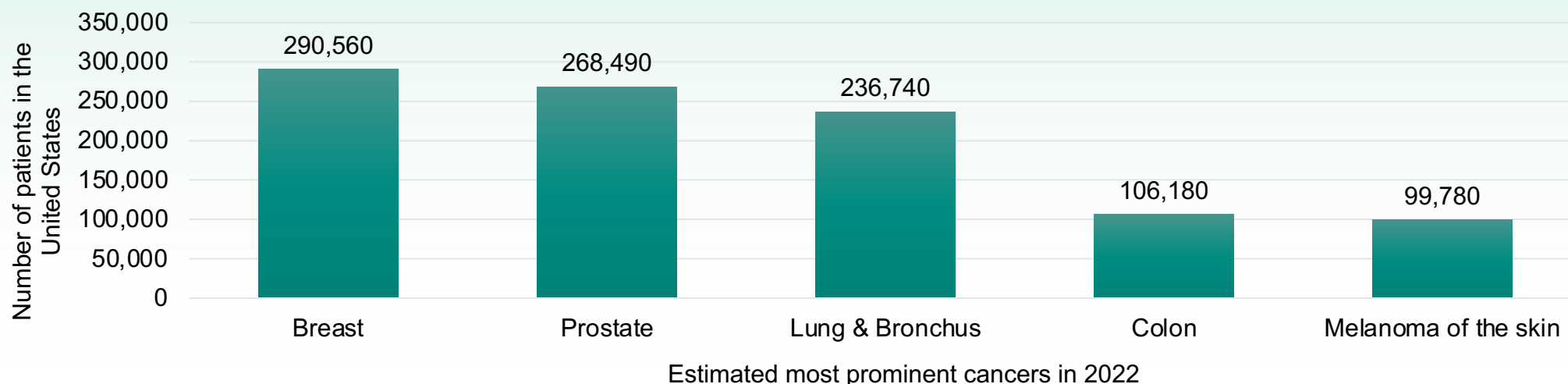
- Approximately 609,360 deaths due to cancer are projected to occur in the United States in 2022



**Some common risk factors for cancer**

- Increasing age (80% of cancer patients are aged  $\geq 55$  years), family history/genetic susceptibility, smoking, excessive alcohol consumption, and an unhealthy diet

## Estimated number of new cases for the most prominent cancer types across the entire US population<sup>1</sup>

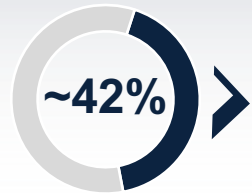


1. ACS. Accessed June 7, 2022. <https://www.cancer.org/content/dam/cancer-org/research/cancer-facts-and-statistics/annual-cancer-facts-and-figures/2022/2022-cancer-facts-and-figures.pdf>

# The Importance of Modifiable Risk Factors and How Cancer Care Affects Employees

Cancer represents one of the fastest growing concerns that employers have for employees. The number of affected employees may have a substantial impact on medical plans, disability plans, and workforce productivity.<sup>1</sup>

## Modifiable risk factors can be key to decreasing the cancer burden<sup>2</sup>



**of cancer cases are attributed to potentially modifiable risk factors<sup>2</sup>**

**For example, tobacco use remains the most preventable cause of cancer death<sup>2</sup>**

- Cigarette smoking increases the risk of at least 12 different cancers, accounting for 30% of all cancer deaths in the United States, with approximately 80% of lung cancer deaths attributed to smoking



**It is imperative for employers to educate their employees on the importance of early detection and modifiable risk factors.**

1. Peterson E, Nicksic N, Gifford B. Closing the gap: The business value of preventive screenings. Providing Tools for Healthy Workplaces. Published August 26, 2020. Accessed June 7, 2022. <https://www.ibiweb.org/resources/closing-the-gap-the-business-value-of-preventive-screenings?hsLang=en> 2. Cancer facts & figures 2022. American Cancer Society. Accessed June 7, 2022. <https://www.cancer.org/content/dam/cancer-org/research/cancer-facts-and-statistics/annual-cancer-facts-and-figures/2022/2022-cancer-facts-and-figures.pdf>

# Managing Cancer Care: A Multifaceted Approach



Many procedures and drugs are available to treat cancer, with more being studied. Therapies commonly used to treat cancer include but may not be limited to<sup>1</sup>:



**Surgery**



**Chemotherapy**



**Hormone therapy**



**Radiation**



**Targeted therapy**



**Immunotherapy**



Evidence-based guidelines, such as the NCCN Clinical Practice Guidelines In Oncology (NCCN Guidelines<sup>®</sup>), can provide helpful information for payers needing to make complex coverage determinations.<sup>2</sup>

NCCN=National Cancer Comprehensive Network<sup>®</sup>.

1. Treatment for cancer: Cancer treatment options. American Cancer Society. Accessed May 25, 2022. <https://www.cancer.org/treatment/treatments-and-side-effects/treatment-types.html> 2. Bill McGivney: How NCCN guidelines came to play a role in payment for cancer therapy. Cancer History Project. Published March 19, 2021. Accessed June 14, 2022. <https://cancerhistoryproject.com/institutions/bill-mcgivney-how-nccn-guidelines-came-to-play-a-role-in-payment/>

# What Are the NCCN Guidelines<sup>®</sup> and How Can They Support Decision-Making?



**What?**

NCCN Guidelines are a **recognized standard for evidence-based, consensus-driven management.**<sup>1</sup>



**How?**

The development of the NCCN Guidelines is an **ongoing and iterative process** determined by a panel of experts and based on a critical review of the best available evidence, which **applies to more than 97% of cancers affecting patients in the United States.**<sup>2</sup>



**Why?**

The NCCN Guidelines are intended to assist all individuals who impact decision-making in cancer care, **including physicians, payers, nurses, pharmacists, patients, and many others.**<sup>2</sup>

NCCN=National Cancer Comprehensive Network<sup>®</sup>.

1. Referenced with permission from the National Comprehensive Cancer Network, Inc. © National Comprehensive Cancer Network, Inc. 2022. All rights reserved. Accessed February 7, 2022.. To view the most recent and complete version of the recommendations, go online to NCCN.org. NCCN makes no warranties of any kind whatsoever regarding their content, use or application and disclaims any responsibility for their application or use in any way. 2. Referenced with permission from the National Comprehensive Cancer Network, Inc. © National Comprehensive Cancer Network, Inc. 2022. All rights reserved. Accessed March 1, 2022. To view the most recent and complete version of the recommendations, go online to NCCN.org. NCCN makes no warranties of any kind whatsoever regarding their content, use or application and disclaims any responsibility for their application or use in any way.

# NCCN Guidelines: Categories of Evidence<sup>1</sup>

The NCCN uses the following Categories of Evidence to recommend therapies in each guideline:

## Category 1



Based on high-level evidence, there is **uniform NCCN consensus** that the intervention is appropriate

## Category 2A



Based on lower-level evidence, there is **uniform NCCN consensus** that the intervention is appropriate

## Category 2B



Based on lower-level evidence, there is **NCCN consensus** that the intervention is appropriate

## Category 3



Based on any level of evidence, there is **major NCCN disagreement** that the intervention is appropriate

NCCN=National Cancer Comprehensive Network®.

1. Referenced with permission from the National Comprehensive Cancer Network, Inc. © National Comprehensive Cancer Network, Inc. 2022. All rights reserved. Accessed March 1, 2022. To view the most recent and complete version of the recommendations, go online to [NCCN.org](https://www.nccn.org). NCCN makes no warranties of any kind whatsoever regarding their content, use or application and disclaims any responsibility for their application or use in any way.

# Benefit Design Considerations

Employers and their benefit advisors can use a variety of methods to cover the holistic patient-centered journey with their health plans. To help frame the oncology care strategy and ensure appropriate patient access, employers may consider the following in their benefit designs<sup>1</sup>:



The importance of prevention and screening for cancer<sup>1-3</sup>



Social determinants of health that may impact access to appropriate cancer treatment<sup>7</sup>



Ensuring that FDA-approved treatment options included in the NCCN guidelines are covered by payers<sup>4</sup>



Allowing access to patients' preferred sites of care<sup>8</sup>



Offering comprehensive care coverage for physical and mental health<sup>5</sup>



Promoting cancer survivorship care and advance care planning, including palliative care<sup>9</sup>



Providing coverage for biomarker testing (ie, *ALK*, *BRCA1* and *BRCA2*, *BRAF* V600, ER/PR, *FGFR2* and *FGFR3*, PD-L1<sup>6</sup>), which may help improve identification of and access to appropriate treatment options<sup>2,3</sup>

ALK=anaplastic lymphoma kinase; BRAF=B-Raf proto-oncogene, serine/threonine kinase; BRCA1=breast cancer gene 1; BRCA2=breast cancer gene 2; ER=estrogen receptor; FDA=Food and Drug Administration; FGFR2=fibroblast growth factor receptor 2; FGFR3=fibroblast growth factor receptor 3; NCCN=National Cancer Comprehensive Network®; PD-L1=programmed death ligand 1; PR=progesterone receptor.

1. Achieving value in cancer care: Understanding and supporting the patient-centered cancer journey. Florida Alliance for Healthcare Value. Published January 2021. Accessed June 7, 2022. [https://flhealthvalue.org/wp-content/uploads/2021/05/ACHIEVING-VALUE-IN-CANCER-CARE\\_Module\\_1-Florida.pdf](https://flhealthvalue.org/wp-content/uploads/2021/05/ACHIEVING-VALUE-IN-CANCER-CARE_Module_1-Florida.pdf) 2. Buying cancer care. Northeast Business Group on Health. Published 2019. Accessed June 7, 2022. <https://nebh.org/initiative/cancer/> 3. Gavidia M. How employers can achieve high-value, cost-effective oncology care through genomic profiling. *AJMC*. Published February 25, 2022. Accessed June 10, 2022. <https://www.ajmc.com/view/how-employers-can-achieve-high-value-cost-effective-oncology-care-through-genomic-profiling> 4. Bill McGivney: How NCCN guidelines came to play a role in payment for cancer therapy. Cancer History Project. Published March 19, 2021. Accessed June 14, 2022. <https://cancerhistoryproject.com/institutions/bill-mcgivney-how-nccn-guidelines-came-to-play-a-role-in-payment/> 5. NEBGH 2020. Accessed June 7, 2022. <https://nebh.org/initiative/cancer/> 6. Tumor markers in common use. National Cancer Institute. Last updated May 11, 2021. Accessed July 1, 2022. <https://www.cancer.gov/about-cancer/diagnosis-staging/diagnosis/tumor-markers-list> 7. Social determinants of health - what are payers doing? *HealthEdge*. Accessed June 13, 2022. <https://www.healthedge.com/blog-social-determinants-health-what-are-payers-doing> 8. Lovely B. New strategies provide faster access to cancer care for patients. *Onco. Nurs. News*. Published May 27, 2022. Accessed June 5, 2022. <https://www.oncnursingnews.com/view/new-strategies-provide-faster-access-to-cancer-care-for-patients> 9. Survivorship, surveillance & back to work. Florida Alliance for Healthcare Value. Published January 2021. Accessed June 10, 2022. [https://flhealthvalue.org/wp-content/uploads/2021/05/SURVIVORSHIP-SURVEILLANCE\\_Module-3-Florida.pdf](https://flhealthvalue.org/wp-content/uploads/2021/05/SURVIVORSHIP-SURVEILLANCE_Module-3-Florida.pdf)

# Key Elements to Consider for Cancer Care Programs

**At a high level, employers are encouraged to consider the following key elements for their cancer care programs<sup>1</sup>:**



Ensure that employees understand what benefits and resources are available and communicate them in various ways<sup>1</sup>



Connect newly diagnosed patients with psychosocial support, care coordination, advice on benefits, and work accommodations<sup>2</sup>



Actively engage with stakeholders such as health plans, hospital systems, and benefit consultants to help make informed decisions to improve cancer care<sup>1</sup>

1. Buying cancer care. Northeast Business Group on Health. Published 2019. <https://nebgh.org/initiative/cancer/> 2. Achieving value in cancer care: Understanding and supporting the patient-centered cancer journey. Florida Alliance for Healthcare Value. Published January 2021. Accessed June 7, 2022. [https://flhealthvalue.org/wp-content/uploads/2021/05/ACHIEVING-VALUE-IN-CANCER-CARE\\_Module\\_1-Florida.pdf](https://flhealthvalue.org/wp-content/uploads/2021/05/ACHIEVING-VALUE-IN-CANCER-CARE_Module_1-Florida.pdf)



# Available Resources to Offer to Employees



Several organizations, such as the American Cancer Society and CancerCare,<sup>1,2,a</sup> provide a variety of resources to support patients and caregivers as they navigate through the phases and aspects of the care continuum, including:

Prevention



Early detection



Treatment



Side effects



Survivorship



Pharmaceutical manufacturers may be a source of educational information for patients and caregivers about their products.

<sup>a</sup>Merck does not endorse and is not responsible for the accuracy, content, practices, or standards of any non-Merck site.

1. Education materials for your patients: Cancer handouts and flyers. American Cancer Society. Accessed June 13, 2022. <https://www.cancer.org/health-care-professionals/patient-education-materials-for-professionals.html> 2. Our Services. CancerCare. Accessed August 24, 2022. <https://www.cancer.org/services>

**As the landscape of oncology continues to evolve, it will be important for employers to take an active role and not assume that their health plan is appropriately managing all aspects of cancer care delivery.<sup>1</sup>**

## **Key Considerations for Employers**

- At a high level, consider a holistic patient-centered journey to frame a comprehensive cancer care treatment plan<sup>2</sup>
  - Assess the “end-to-end” programs and coverages in place—from screening/prevention to survivorship—to identify gaps and inconsistencies<sup>3</sup>
- It is important to educate on early detection and modifiable risk factors<sup>2</sup>
- Encourage benefit designs to incorporate precision medicine and cover biomarker testing<sup>1</sup>
- Connect newly diagnosed patients with psychosocial support, care coordination, advice on benefits, and work accommodations<sup>2</sup>
- Ensure that FDA-approved treatment options included in the NCCN guidelines are covered by payers<sup>4</sup>

FDA=Food and Drug Administration; NCCN=National Cancer Comprehensive Network®.

1. Gavidia M. How employers can achieve high-value, cost-effective oncology care through genomic profiling. *AJMC*. Published February 25, 2022. Accessed June 10, 2022. <https://www.ajmc.com/view/how-employers-can-achieve-high-value-cost-effective-oncology-care-through-genomic-profiling> 2. Achieving value in cancer care: Understanding and supporting the patient-centered cancer journey. Florida Alliance for Healthcare Value. Published January 2021. Accessed June 7, 2022. [https://flhealthvalue.org/wp-content/uploads/2021/05/ACHIEVING-VALUE-IN-CANCER-CARE\\_Module\\_1-Florida.pdf](https://flhealthvalue.org/wp-content/uploads/2021/05/ACHIEVING-VALUE-IN-CANCER-CARE_Module_1-Florida.pdf) 3. Peterson E, Nicksic N, Gifford B. Closing the gap: The business value of preventive screenings. *Providing Tools for Healthy Workplaces*. Published August 26, 2020. Accessed June 7, 2022. <https://www.ibiweb.org/resources/closing-the-gap-the-business-value-of-preventive-screenings?hsLang=en> 4. Bill McGivney: How NCCN guidelines came to play a role in payment for cancer therapy. *Cancer History Project*. Published 2021. Accessed June 14, 2022. <https://cancerhistoryproject.com/institutions/bill-mcgivney-how-nccn-guidelines-came-to-play-a-role-in-payment/>

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