

Breast cancer: Are your employees avoiding preventive care?



You offer health insurance to your workforce – that’s great. But health insurance alone doesn’t guarantee that people are actually getting health care.

That's particularly true when it comes to preventative services. In 2022, 22% of women skipped a yearly checkup or routine test.¹ Delaying preventative health care can lead to late diagnosis and as a result can impact their chances of recovery.

Why patients often avoid cancer screenings

The reasons people avoid care are varied, but the cost runs high. Nearly 4 in 10 Americans, or one of their family members, postponed medical care in 2022 due to costs. Young middle-aged adults likely make up the majority since seniors that are 65 and older are covered by Medicare.²

But cost isn’t the only reason people fail to get all the services they need. A recent poll found that patients skip mammograms for three reasons: assuming they’re healthy, finding them uncomfortable and lacking time/prioritizing.³

All of these factors can also detract from your employees’ well-being, making it imperative that employers like you address the avoidance of medical care. Employees are best able to help cultivate a healthy business when they themselves are healthy. So helping your team get the care they need isn’t just benevolent — it keeps your business at its best.

Breast cancer statistics are clear: It’s better to prevent than just react

The unfortunate reality is, cancer touches almost everyone at some point in their lives, making preventive care a necessity — especially since no one knows the exact causes of the disease or why one develops it and another doesn’t. Additionally, there’s no set age at which it may occur. People with high-risk factors such as a family history of the disease can develop it at all different ages.

Thankfully, most times, women survive breast cancer if it's found and treated early. In fact, based on a recent study, when caught in its early stages the five-year survival rate is 99%.⁵



When should women get mammograms?

The U.S. Preventive Services Task Force recommends screening mammograms every two years for women between ages 40 and 74 who are at average risk for breast cancer. Women who are at higher-than-average risk for breast cancer may be advised to begin screening at a younger age and to undergo more frequent screening tests. Women should talk to their doctor about when to begin screening and which screening tests are most appropriate for them.⁶

Breast cancer screenings can help prevent larger medical costs

The longer a problem goes unnoticed, the longer it may take to fix. And when this time is associated with a price tag, not seeking preventive measures can wind up biting your employees in the behind.

In a world where cancer patients may face out-of-pocket costs between \$10,000 to \$15,000 for just one drug,⁷ you might not be shocked to learn that the average cost for breast cancer treatment is between \$20,000 and \$100,000.⁸ That doesn't mean there isn't sticker shock — especially when you're the one paying. Fortunately, just as preventive care may lead to the early discovery and treatment of breast cancer, it also may lead to lower costs. Avoiding care can allow the disease to spread, leading to increased treatment when care is eventually sought, and the higher costs associated with it.

How Aflac can help your employees get the care they need

Aflac's cancer and other [supplemental insurance coverage](#) can help your employees finance both their preventive care and the cost of breast cancer treatment. Not only can our group critical illness coverage help cover an insured's costs up to the plan's limit, but our benefits are paid regardless of any other coverage you may have. It all adds up to allowing you to care for your employees by offering them the financial and health support they need — and allowing you to care for your business by keeping your workforce at its strongest.

Want to help your employees stay ahead of a possible breast cancer diagnosis? Check out [Aflac's cancer insurance](#) and [critical illness insurance](#) offerings, and speak with a representative about how they can be combined with each other and with our [disability](#) and [hospital indemnity](#) coverage.

¹ Statista. "Share of types of preventative health services women had forgone in the past year in the U.S. as December 2022." Published 06.16.2023. [Accessed 7.28.23.](#)

² Gallup. "Record High in U.S. Put Off Medical Care Due to Cost in 2022." Published 01.17.2023. [Accessed 8.14.23.](#)

³ Sermo. "The #1 reason women skip mammogram screenings." Published 10.24.2022. [Accessed 7.28.23.](#)

⁴ Breastcancer.org. "Breast Cancer Facts and Statistics." Last updated 01.18.2023. [Accessed 7.28.23.](#)

⁵ Yale Medicine. "Breast Cancer." [Accessed 7.28.23.](#)

⁶ CDC. "What Is Breast Cancer Screening?" Published 09.26.2022. [Accessed 7.28.23.](#)

⁷ Asbestos.org. "High Cost of Cancer Treatment." Last modified 06.27.2023. [Accessed 7.28.23.](#)

⁸ HealthCentral. "What's the Average Cost of Breast Cancer Treatment?" Published 05.17.2023. [Accessed 7.28.23.](#)

This is a brief product overview only. Coverage may not be available in all states, including but not limited to ID, NJ, NM, NY, or VA. Benefits/premium rates may vary based on plan selected. Optional riders may be available at an additional cost. Plans and riders may also contain a waiting period. Refer to the exact plans and riders for benefit details, definitions, limitations and exclusions. For availability and costs, please contact your local Aflac agent/producer.

Group Plan
Group Critical Illness

Group coverage is underwritten by Continental American Insurance Company (CAIC), which is not licensed to solicit business in Guam, Puerto Rico, or the Virgin Islands. In California, group coverage is underwritten by Continental American Life Insurance Company. For groups situated in New York, coverage is underwritten by Aflac New York.

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Individual Plans

Cancer/Specified Disease - In Delaware, Policies B70100DE, B70200DE & B70300DE. Policy A72200. In Idaho, Policies B70100ID, B70200ID, B70300ID, B7010EPID, B7020EPID. In Oklahoma, Policies B70100OK, B70200OK, B70300OK, B7010EPOK, B7020EPOK. In Virginia, Policies A75100VA–A75300VA.

Critical Illness - In Delaware, Policies A74100DE, A74200DE, A74300DE. Policies B71100, B71200, B7130H & B7140H. In Idaho, Policies A73100ID & A7310HID. In Oklahoma, Policies B71100OK & B7110HOK. In Virginia, Policy A73100VA.

Short-Term Disability - In Delaware, Policies A74100DE, A74200DE, A74300DE. Policies B71100, B71200, B7130H & B7140H. In Idaho, Policy A57600IDR. In Oklahoma, Policies A57600OK & A57600LBOK. In Virginia, Policies A57600VA & A57600LBVA.

Hospital - In Delaware, Policies B40100DE & B4010HDE. In Idaho, Policies B40100ID & B4010HID. In Oklahoma, Policies B40100OK & B4010HOK. In Virginia, Policies B40100VA & B4010HVA.

Individual coverage is underwritten by Aflac. In New York or coverage is underwritten by Aflac New York.

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