

Out-of-pocket expenses of Western Australians living with cancer and determinants of costs

Neli Slavova-Azmanova¹, Jade C Newton¹, Claire E Johnson², Harry Hohnen¹, Max Bulsara³, Angela Ives¹, Sandy McKiernan⁴, Violet Platt⁵, Christobel Saunders¹

¹UWA Medical School, The University of Western Australia, ²Monash University, ³University of Notre Dame, Perth, ⁴Cancer Council Western Australia, ⁵WA Cancer and Palliative Care Network, Department of Health

BACKGROUND

High and variable out-of-pocket expenses (OOPE) following a cancer diagnosis have become a rising concern. Understanding cancer-related OOPE and their impact on Australians will inform the development of initiatives to mitigate the ramifications of cancer costs.

METHODS

Adults diagnosed with breast, prostate, colorectal, or lung cancer who lived in four regional/rural and two outer metropolitan regions in WA participated in the study between 1 April 2014 and 31 April 2017. Participants reported OOPE related to their cancer treatment and were invited to comment on the impact of these expenses. Log-linked generalised linear models with gamma distribution were used to identify predictors of OOPE. Comments were analysed using qualitative inductive content analysis.

AIMS

1. To determine the OOPE experienced by Western Australians treated for cancers.
2. To explore patients' perceptions of the impact of cancer-related costs

RECOMMENDATIONS

1. Rural patients should be provided with information about diagnostic and treatment services available locally
2. Patients should be well informed and given choice between public and private treatment providers
3. Patients need cost transparency for tests, procedures and treatments
4. Government, health insurance, and service providers need to work together to develop and/ or reform financial initiatives to support patients while undergoing treatment

RESULTS

Participants OOPE

	Minimum	Median	Maximum
Outer metro	\$51	\$2,855 (IQR: 958-7,142)	\$106,140
		Medical \$1,822 (\$389-6,012)	Non-Medical \$548 (\$224-1,474)
Rural		Medical \$867 (\$241-2,742)	Non-Medical \$628 (\$255-1,472)
	Minimum	Median	Maximum
	\$13	\$1,518 (IQR: 581-3,769)	\$20,842

Figure 1. Median medical and non-medical out of pocket costs (AUD) >\$0 reported by outer metropolitan (N=116) and rural (N=305) participants.

Estimated mean OOPE for significant predictors of higher OOPE

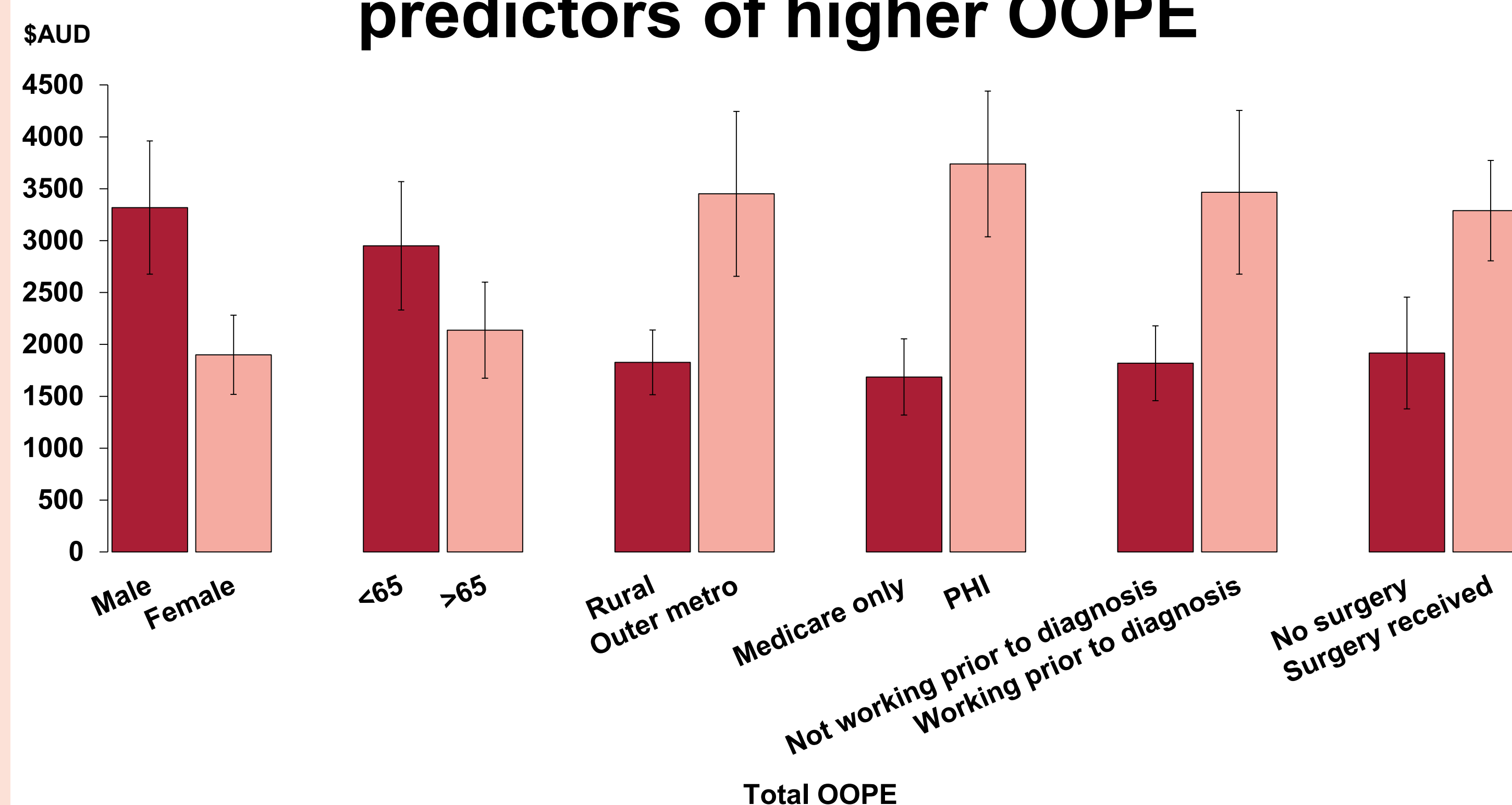


Figure 2. Estimated marginal means with 95% confidence intervals for significant predictors of higher total out-of-pocket expenses (OOPE).

THEMATIC ANALYSIS OF PARTICIPANT COMMENTS

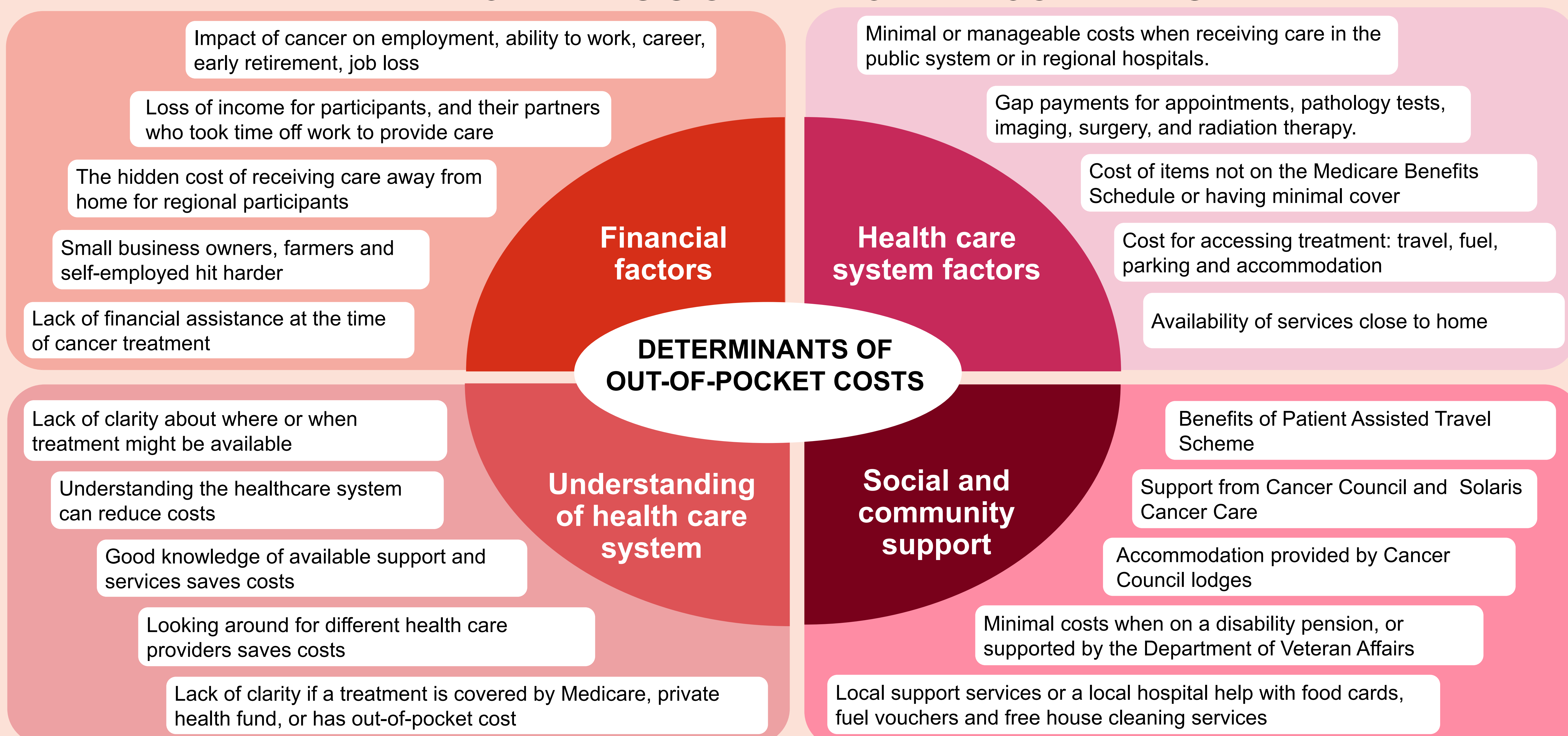


Figure 3. Thematic analysis of participants comments on impact of out-of-pocket expenses on their experiences identified four key themes contributing to the cost experiences reported by 300 participants: 1) health care system factors (access to care in the public or private sector, availability of services close to home, gap payments, cost of travel) 2) financial factors (impact of cancer on employment, ability to work, and career; and strategies for improving financial difficulties) 3) social and community support provided by the government and not-for-profit organisations and 4) understanding of the health care system.

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