Insurance-Related and Financial Challenges Reported by Managed Care Enrollees With Breast Cancer

Rachel Klimmek, BSN, RN, OCN®, Denise Snow, JD, RN, CNM, NP, and Jennifer Wenzel, PhD, RN, CCM

Cancer survivors in the United States often encounter significant challenges in obtaining and paying for medical care. Multiple research studies have examined these issues in Medicare and Medicaid populations and the underinsured, but very little is known about insurance-related challenges encountered by cancer survivors enrolled in private insurance programs such as managed care. This secondary analysis of data explored the insurance-related and financial challenges reported by women enrolled in a managed care organization during cancer treatment and early follow-up. The researchers reviewed semistructured interviews with 14 women with breast cancer near the time of diagnosis, midway through treatment, and after treatment completion. Most women reported considerable stress related to performance of insurance-related tasks during or immediately after treatment, which resulted in negative emotional and psychological experiences. This article presents recommendations for how oncology nurses can intervene to assess and address these challenges and their effects. Future research should examine best practices related to nursing management of insurance-related and financial challenges during cancer.

At a Glance

- Women with breast cancer who receive health insurance through managed care organizations (MCOs) may experience considerable stress as a result of insurance-related or financial challenges during and after breast cancer treatment.
- Challenges include interacting with MCOs, understanding written information from MCOs, obtaining authorizations for care, paying bills and planning for the costs of care, and obtaining assistance with insurance-related tasks.
- Nurses can address the needs of patients and families who are experiencing insurance-related or financial challenges with thorough assessments, direct interventions, and provision of appropriate referrals.

Rachel Klimmek, BSN, RN, OCN®, is a PhD candidate in the School of Nursing at Johns Hopkins University in Baltimore, MD; Denise Snow, JD, RN, CNM, NP, is a clinical associate professor in the School of Nursing at Stony Brook University in New York and a staff attorney at Nassau/ Suffolk Law Services Committee Inc. in Hempstead, NY; and Jennifer Wenzel, PhD, RN, CCM, is an assistant professor in the Department of Acute and Chronic Care in the School of Nursing at Johns Hopkins University. (First submission December 2009. Revision submitted February 2010. Accepted for publication March 2, 2010.)