



### **Summary**

PPACA overall increases access to coverage dramatically. AACI and its members agree that the law provides significant provisions that protect cancer patients. However, the cancer community is seeing a trend toward narrow networks in order for insurers to keep premiums low. The intention is good but in practice the cancer community is encountering issues that are impacting patients and their care:

- Patients may not be able to seek care at their center of choice, which is generally the center within close proximity to their home. For many cancer patients receiving care several days per week, traveling back and forth for treatment can be financially and physically draining.
- Patients may not have access to state of the art cancer care and new drugs that are offered only at comprehensive cancer centers.
- Patients may not have access to specialized therapeutic strategies that go beyond traditional chemotherapy.
- Patients may not have access to genetic testing and cancer screenings.

Exchanges are a new product in the market and growing pains are to be expected; however, the narrow networks are a significant concern for patients and their physicians across the country. Individuals cannot plan for cancer, so when enrolling in health coverage, they are not thinking ahead to a future diagnosis. For many patients, discovering that your insurer does not cover care at the cancer center of your choice can be devastating. Some cancer centers have had patients leave the system as a result or patients will even forgo treatment. This issue is impacting individuals seeking care beyond cancer. Cost control is vital, but the reality is the narrowing of networks is leaving access to specialty services in jeopardy.

### **Impact in States**

- Roswell Park Cancer Institute in Buffalo, New York, is excluded by 2 of 7 insurers in its region. Statewide, Roswell Park Cancer Institute is excluded by 11 of 16 insurers.
- Some cancer centers have acknowledged access through all insurers; however, some insurers do not include the cancer centers on certain low-cost plans.<sup>1</sup>

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<sup>1</sup> "Concerns About Cancer Centers Under Health Law," last modified March 18, 2014, <http://bigstory.ap.org/article/concerns-about-cancer-centers-under-health-law>.