



# CANCER

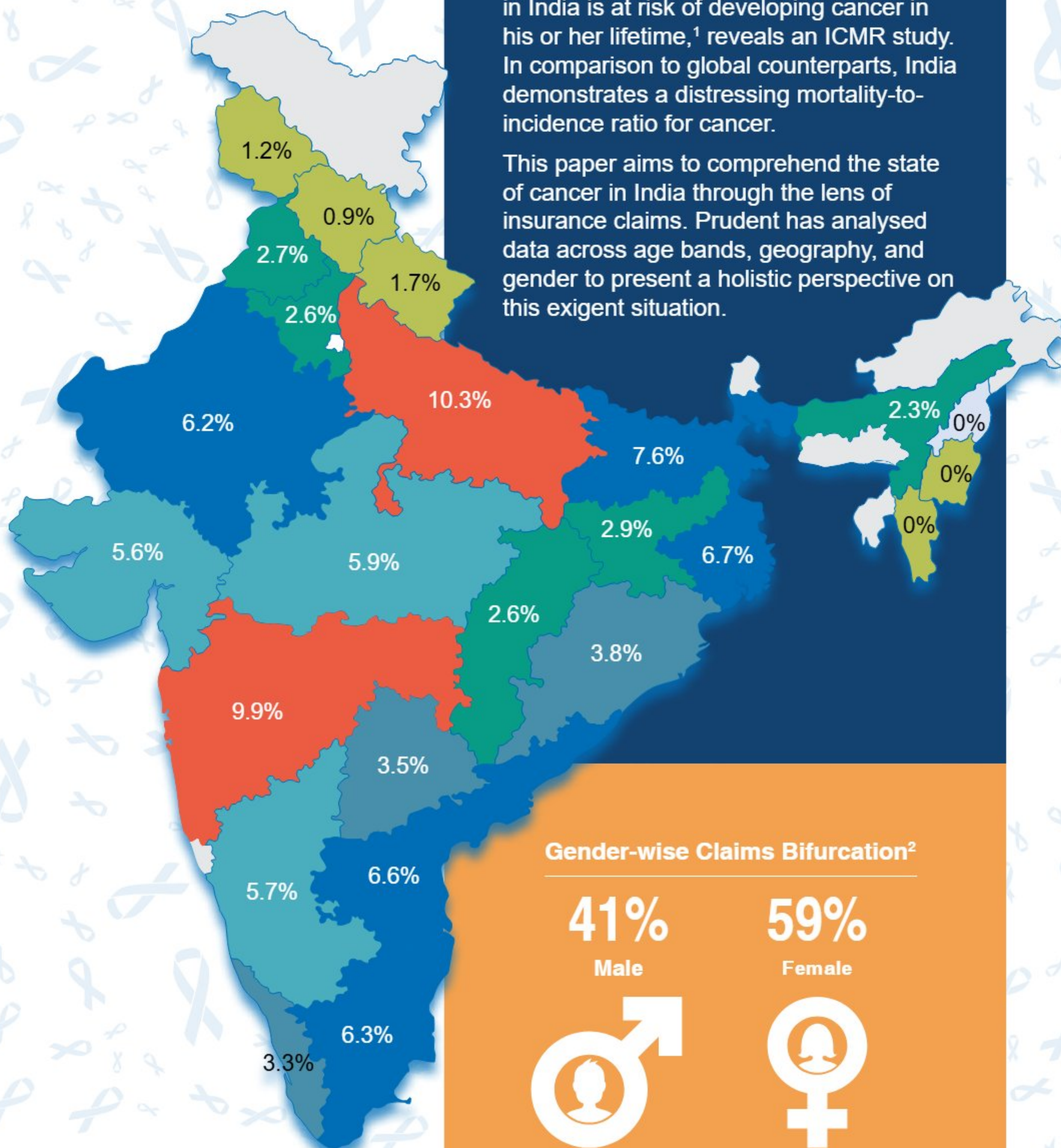
An emerging challenge for Indian  
Healthcare



## Introduction

Cancer is a major cause of illness and death globally as well as in India, with significant social, economic, and psychological impacts on individuals and their families. One in every nine persons in India is at risk of developing cancer in his or her lifetime,<sup>1</sup> reveals an ICMR study. In comparison to global counterparts, India demonstrates a distressing mortality-to-incidence ratio for cancer.

This paper aims to comprehend the state of cancer in India through the lens of insurance claims. Prudent has analysed data across age bands, geography, and gender to present a holistic perspective on this exigent situation.



### Gender-wise Claims Bifurcation<sup>2</sup>

41%

Male



59%

Female



1. <https://timesofindia.indiatimes.com/india/icmr-study-1-in-9-in-india-at-risk-of-developing-cancer/articleshow/96287454.cms>

2. Prudent claims analysis, as on 31st march 2023



## A Comprehensive Analysis of Cancer Claims

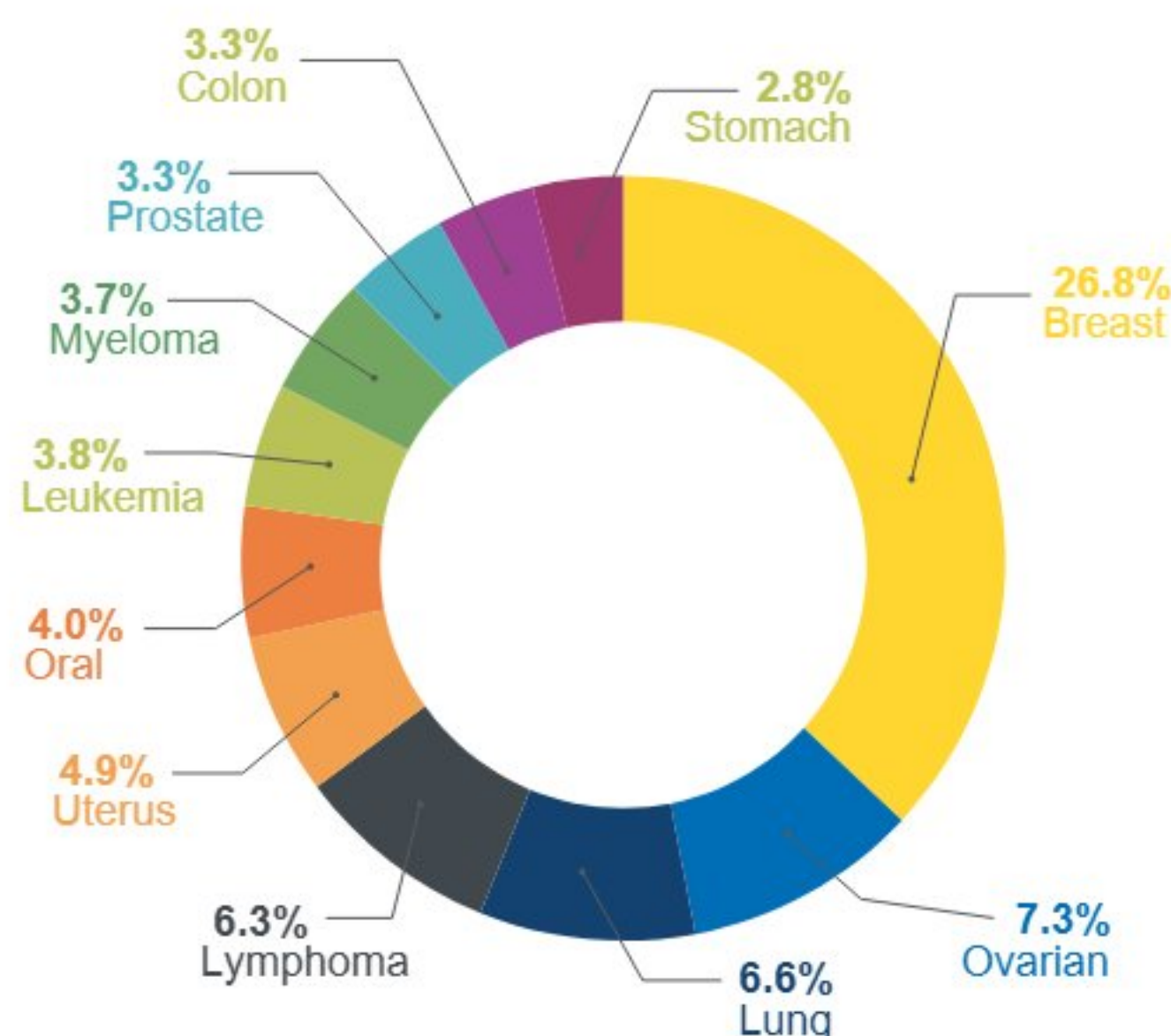
According to ICMR, the number of cancer cases in the country is projected to shoot to 15.7 Lac in 2025.<sup>3</sup> Our claims data reveals that cancer claims contribute to 8.4% of overall health claims reported in the last three years and these claims are increasing by 10% on a yearly basis. The data also suggests that Uttar Pradesh and Maharashtra are the two most cancer-prevalent states, which is also evidently aligned with the National Cancer Registry Programme's findings.

The majority of the cancer claims are that of the parents (70%) with employee claims contributing 15% of the total cancer claims. Additionally, the average hospitalisation period for individuals ranges between 20-30 days in a year.

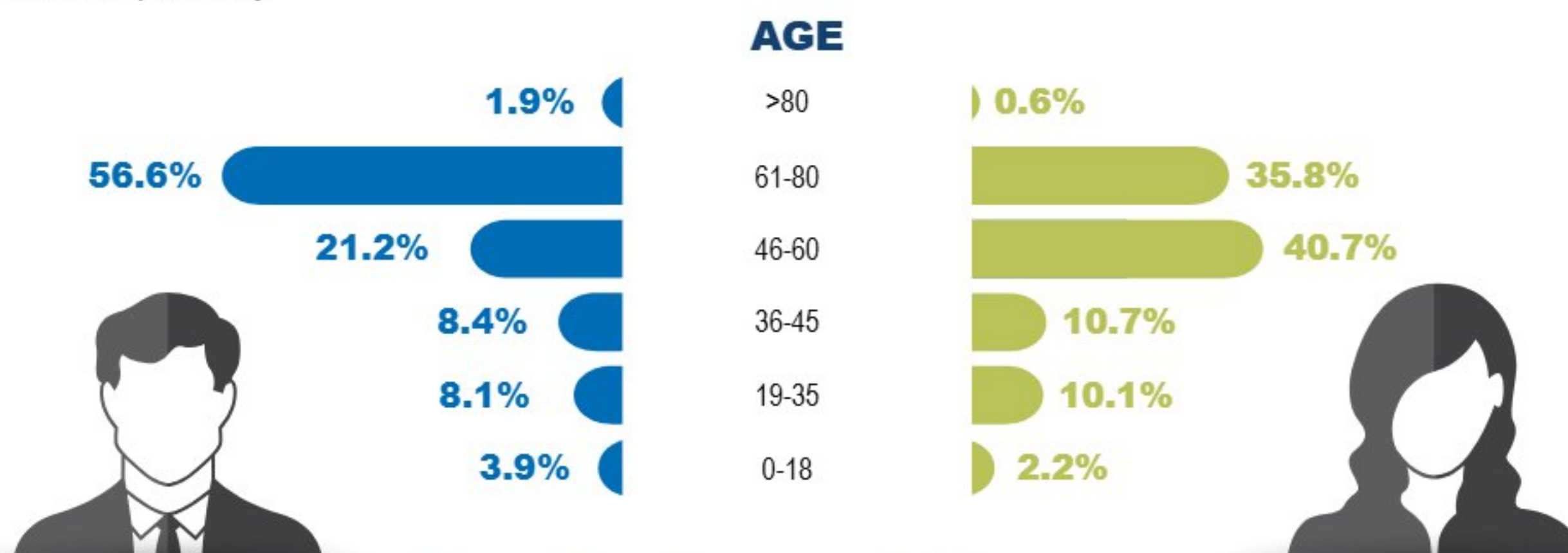
The graph depicts the different types of cancers that are now seen in the claims data. Some of them might not be significant in percentage but are important to be aware of.

The illustration represents that the age range of 46-60 years exhibits the highest incidence of cancer in women, whereas men are most affected between 61-80 years of age. Furthermore, breast cancer and lung cancer are the most prevalent sites of cancer in women and men, respectively.<sup>2</sup>

### Analysing the Distribution of Cancer Categories



Source: Prudent claims analysis, as on 31st march 2023



### Top five types of Cancers

10.8%	LUNG CANCER	BREAST CANCER	44.5%
10.1%	LYMPHOMA CANCER	OVARIAN CANCER	12.0%
8.5%	ORAL CANCER	UTERUS CANCER	8.3%
8.1%	PROSTATE CANCER	CERVICAL CANCER	4.0%
6.1%	MYELOMA CANCER	LUNG CANCER	3.9%

3. [https://main.icmr.nic.in/sites/default/files/press\\_release\\_files/ICMR\\_Press\\_Release\\_NCRP\\_18082020.pdf](https://main.icmr.nic.in/sites/default/files/press_release_files/ICMR_Press_Release_NCRP_18082020.pdf)



## Average Cost for Cancer Treatment in India

The cost of cancer treatment in India can vary widely depending on the type, stage, treatment, location of the treatment facility, and specific circumstances of the individual case. For example, the treatment costs for breast or ovarian cancer can range

from INR 3-5 Lac (early stage) to over INR 10 Lac (advanced stage). Similarly, the costs for lung or oral cancer can vary from INR 2.5-5 Lac (early stage) to over INR 8 Lac (advanced stage).<sup>2</sup>

## Average Pay-out for Cancer Claims by Insurer\*

When it comes to claim settlement, the settled amount i.e., pay-out, in most of the cancer treatments is insufficient. The situation is further exacerbated by increasing out-of-pocket expenditures, with cancer treatment being the most expensive among

non-communicable diseases. The ideal pay-out for critical diseases, such as cancer, should be between 85-88%, but as per market data, in most cancer ailments, the average pay-out is less than 80%.<sup>\*</sup>

### Prudent helps in getting one of the best insurance policy for a better pay-out

	CURRENT SITUATION	INTERVENTION OUTCOMES
Sum insured adequacy	The average treatment cost of cancer is more than the sum insured, generally. This factor significantly contributes to lower payouts	To ensure adequate coverage for treatment expenses, it is crucial to increase the sum insured to match or exceed the average cost of treatment
Policy conditions	Insurance policy comes with various terms and conditions such as room rent capping and co-pay. These policy conditions decrease the pay-outs, resulting in increased expenditures from the insured's pocket	Negotiated policy terms and conditions which include waiver/reduction of cost containment solutions such as no co-pay or no capping on room rent or critical illness coverage can increase the pay-out coverage as required
Specific standalone treatments	Non-inclusion of specific standalone treatments which are not part of daycare hospitalisation benefits reduces the pay-out	The insurance policy covers the traditional and conventional diagnosis processes. Coverage of all forms of cancer treatments, i.e., conventional as well as non-conventional, will also help in increasing the pay-out

\*Terms & Conditions Applied



## Corporate Initiative to Facilitate Cancer Awareness

Cancer impacts both family and individuals, mentally, emotionally, and financially. To educate employees about cancer and its multidimensional impacts, corporates must regularly organise initiatives such as awareness programs on early symptoms, self-examination techniques, and lifestyle improvement lessons. These initiatives can be successfully undertaken with a three-pronged strategy: awareness, diagnosis, and treatment.

Moreover, corporates can take proactive steps by implementing comprehensive well-being programs for their employees and their dependents. These include initiatives such as HPV vaccination, annual health check-ups (Pap smear, breast screening, PSA test, cancer marker test, genome and gene testing), and post-diagnosis mental health support services.

## Conclusion

While it is not possible to completely prevent cancer, there are several lifestyle choices and measures one can take to reduce the risk of developing cancer:

- Carcinogenic risk factor reduction is an essential component of cancer prevention through limiting the usage of tobacco, alcohol, etc.
- Early detection through regular screenings can improve the chances of a successful treatment
- Having the right insurance plan, with an adequate sum insured, helps in the cost-effective management of treatment-related expenses







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For further assistance on employee well-being programs,  
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