

Patients Receiving Cancer Treatment Understand Health Insurance Basics, but Important Knowledge Gaps Remain

A relatively high percentages had trouble calculating out-of-pocket expenses.

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A new study by researchers at [the American Cancer Society](#) (ACS) showed among patients receiving outpatient cancer treatment in two sites (the Mayo Clinic in Phoenix, Arizona and at the University of Mississippi Medical Center in Jackson, Mississippi), most people could understand basic health insurance terms, such as premiums and deductibles. However, the study also showed that relatively high percentages of patients did not understand terms such as provider networks and formularies and had trouble calculating out-of-pocket expenses. The findings [were] presented at the annual [American Society of Clinical Oncology \(ASCO\) Quality Care Symposium](#) in Boston, October 27–28, 2023.

In the study, led by [Jingxuan Zhao](#), senior associate scientist, health services research at the American Cancer Society, researchers surveyed 393 adult patients receiving cancer treatment in two ambulatory infusion centers. They asked a series of ten questions about health insurance. Participants' health insurance literacy was categorized as low, moderate, or high based on the total number of correct answers. While 69% of patients had high health insurance literacy, 13.5% had low, and 17.6% had moderate literacy.

Lower health insurance literacy scores were seen among patients:

- Of younger age (17.8% of people under 65 scored low while 8.7% of those over age 65 scored low)
- With lower educational attainment (23.2% of those surveyed who had not completed college scored low compared with 4.4% of those who had education beyond college)
- With lower household income (21.1% of people with an income below \$4,999 scored low compared to 6.1% of people with an income above \$5,000)

Researchers emphasized the need for continued efforts to improve health insurance literacy and

that support with navigation of health insurance plans may be required, especially for socioeconomically vulnerable patients.

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