

Top 10 Costs

PART 8: CANCER

WHERE DOES OUR MONEY GO?

What Does It Include?

Some of the most common types of cancer are breast cancer, prostate cancer, lung cancer, melanomas or skin cancers, colon or bowel cancer, lymph node cancers, blood-borne cancers, kidney cancer, pancreatic cancer, and ovarian cancer.

The therapies that are most common are surgery, immunotherapy, chemotherapy, and radiation — these are the tools that doctors have at their disposal to attack the various types of cancer.

Why Is It Important?

- Cancer costs are consuming about 10% of your plan dollars on average — in some years it may be as much as 20%, 30% or 40%.

What Are We Doing About It?

Now that we know how costly it is in terms of money and time, the question is, “what are we doing about it?”

Let’s take a look at the options by comparing what happens in a status quo carrier-controlled plan vs. a company-controlled plan such as Hero.



Status Quo

Closest Hospital

Your plan is probably sending your members to the closest hospital to get treatment.

One Opinion

They often only get one opinion, i.e., that doctor’s opinion, on what they should do about that cancer. Unfortunately, those opinions are wrong at least 20%-30% of the time, according to the Mayo Clinic and other experts, and the treatment is often sub-optimal.

Hero

1

Centers of Excellence

We use Centers of Excellence. We have the quality scores for all the providers in the US. This includes both surgeons and facilities, and we only guide our patients to the best ones.

2

2nd Opinions

Hero provides \$0 out-of-pocket second opinions. Who wouldn’t want the Mayo Clinic or MD Anderson review your diagnosis to confirm it and recommend a treatment path?

Bundled Payments

This is in the works, but we are trying to bundle surgery, immunotherapy, chemotherapy, and radiation to give you a bundled price.

Pharmacogenomics

These are evidence-based tests that get inside your DNA and show the doctor which immunotherapies and chemotherapies are best for your particular body and cancer type.

To free yourself from your Carrier-controlled Plan, visit herohealthplans.com