



## Income Protection: Understanding Cancer Survivorship and Claims Management

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### What is cancer survivorship?

In the past, the term cancer survivorship referred to those who were cancer-free for at least five years.

It is now broadly understood and widely used to describe the journey from the moment of diagnosis and throughout a cancer survivor's life. It encompasses the physical, mental, social, and financial impact of cancer and its treatments. It includes all experiences relating to the medical care, ongoing health, quality of life, support structures and relationships of the person.

Statistics tell us:

- An estimated 2.5 million people in the UK are living with and beyond cancer. By 2030, this is likely to increase to 4 million.<sup>1</sup>
- In the U.S., there are an estimated 18.1 million cancer survivors, which is projected to increase to 22.5 million by 2032.<sup>2</sup>
- In Ireland, there are approximately 200,000 cancer survivors, with numbers predicted to double in the next 25 years.<sup>3</sup>

Advances in early detection and cancer treatment have led to more people living with cancer,<sup>4</sup> almost half of whom are working age.<sup>5</sup> Most return to work with few or no, or little to no limitations, but some are more likely to be unemployed than those without a cancer diagnosis.<sup>6</sup>

From an insurance perspective, statistics show that cancer is one of the top claim causes across all products. Understanding the concept of cancer survivorship is key to an income

protection claims assessor to provide support to, and good claims management for, customers claiming on their income protection policies after a cancer diagnosis.

### Cancer survivors and work

As part of claims assessment and management, claims assessors take into consideration a claimant's age, occupation, diagnosis, treatment, and prognosis. We use this information to try to make a reasonable judgement of when we would expect someone to return to work. However, each claim is unique and there is no definitive formula as to why:

- Some people return to work within the deferred period
- Some remain at work during and between treatments
- Some return to work months after treatment
- Some return to work only years after, and
- A small group are never able to return to work

Several studies have researched the challenges faced by cancer survivors in returning to work, the factors influencing absence duration, and the support needed to address these. The results of these studies confirm that the individual nature and complexity of the cancer journey makes it difficult to pinpoint any exact and universally consistent factors that make one person return to work successfully and another person not. However, there are known aspects which are contributors.

To claims specialists, these are recognisable as factors which can often influence claims management and duration.

The following summarises the factors contributing to return-to-work challenges, which we would most frequently encounter during claims management.

## The physical impact

The type of cancer treatment can influence when a person can reasonably return to work (Van Muijen et al, 2013), and at what level they are able to do so. For example, treatment with a minor surgery followed by surveillance will usually require a relatively short period of recovery. In contrast, treatment with intensive chemotherapy may result in a longer recovery period.

However, we know that two individuals undergoing identical treatment regimens may have different responses and there are many factors which could result in one person being able to work between rounds of chemotherapy and another requiring months of continuous time off work.

The short- and long-term side-effects of treatment, of which there are a vast number, include pain, fatigue, additional health conditions, functional deficits, and cognitive deficits.<sup>7</sup> The most common side-effects noted in studies, and seen in income protection claims, are fatigue, chronic pain, and “chemo brain”.

In claims, these often give rise to questions around subjectivity and create challenging conversations between the claims assessors and the claimant around incapacity.

Chemo brain is a term used to explain the cognitive changes (i.e. in memory, concentration and ability to think clearly) that can happen due to chemotherapy, the cancer itself, or other cancer treatments.<sup>8</sup> One approach for chemo brain that may be useful is the utilisation of cognitive evaluations and occupational therapy to evaluate and manage chemo brain symptoms holistically. For more information, see our article *The Use of Cognitive Assessments in Proactive Claims Management*, <https://www.genre.com/knowledge/publications/2022/october/ri22-2-en>.



## The psychological impact

The psychological impact of being diagnosed with, and undergoing treatment for, cancer is often complex.

The reasons may be multifaceted: the diagnosis of cancer, the location of the tumour, the type of treatment, the impact on body image, self-identity, impact on relationships, anxiety, and depression.<sup>9</sup> These all play a role in challenging a person's perceived value in their workplace and job.

In addition, the concern about remission, recurrence, and potential disease progression impacts mental health and may influence decisions about work and general lifestyle.

In income protection claims, the psychological impact can sometimes become the most significant factor influencing the duration of an income protection claim. That, combined with a number of the other factors, can make claims management harder to navigate.

For more information on understanding mental health and claims management, see <https://knowledge.genre.com/mental-health>



## Job demands

More physically demanding jobs typically have higher rates of disability for cancer survivors than jobs which are mostly sedentary in nature.<sup>10</sup> It is not surprising that a longer period of time off work is often needed to recover sufficiently to cope with the physical tasks of manual labour, in comparison to those in a sedentary role.

In contrast, claimants in roles that require high executive functioning and/or with a high level of responsibility at work, may also require a longer period of recovery to manage the cognitive challenges following intensive treatment.

Therefore, a detailed understanding of the insured's occupation, role, and duties is an important part of every cancer survivor's claim assessment.

## The availability of support

### Support systems

It is a generally accepted notion that those who have a good support system while undergoing a life-changing situation usually fare better in recovery, and this should be considered as a potential factor that could impact claim duration.

### Support at work

Legally, employers are duty bound to make reasonable adjustments to support their employees to return to work. However, these tend to be available only to employed persons, and “reasonable” is not well defined. Managers are not always clear how or what to offer in terms of support and may not have the resources to do so. Employees may also not know what are considered reasonable requests for accommodation.<sup>11</sup>

These conversations are impacted by existing workplace relationships. A supportive occupational health resource, human resources team and manager make a successful return to work much more likely. At present, the involvement of these resources is more frequently seen in group income protection than in the individual income protection space.

For those who are self-employed, navigating their own reasonable accommodations and graded return to work can feel like a daunting prospect. In addition, it may be that remaining on an income protection benefit can appear more financially beneficial to the claimant than navigating their own business demands or venturing into the open job market.

### Rehabilitation support

There are limited resources available in the public space to actively support cancer survivors to return to work. This largely depends on the area in which one lives, the scope and skills of the community teams, and the relevant waiting lists.

A paper completed by Gail Eva showed that cancer survivors often felt unsure about the role of health professionals and did not ask for advice with respect to work-related difficulties. In turn, health professionals volunteered little advice on work-related problems, as they often do not feel equipped to offer support in this area.<sup>12</sup>

In the UK, the currently available public resources offer cancer survivors a recovery package which focuses on the ability to live well with and beyond cancer, and addresses physical, mental, financial, and work aspects. For many people, this is a great way to ensure that the right information is available at the right time. We know, however, that it assumes an individual's ability to self-manage their recovery, which is no easy feat.

The general conclusion of the studies on this topic show that those who are supported by a multi-disciplinary team approach which addresses physical, psycho-educational and vocational components leads to more people returning to work compared to if they received the usual cancer care.<sup>13</sup> This is a key consideration for insurers when considering the type of rehabilitation and wellbeing support that can and should be offered to those who are on an income protection benefit due to the impact of cancer on their ability to work.

## Claims management considerations for cancer survivors

The key to successful and empathetic claims management is to understand a claimant's cancer journey. This can be supported by three principles:

1. Create an openly communicative relationship from the start of the claims journey
2. Recognise the factors which will impact claims duration, and
3. Offer the appropriate support at the right time

While health professionals recognise the value of a return to work in the recovery of a cancer survivor, they are essentially their patient's advocate, and this can often be reflected in reports received by claims assessors. This may not equate to validity of incapacity per the terms of an income protection policy, but it may place a claims assessor in a challenging situation.

This requires claims assessors to draw on valuable skills to ensure a balance between good customer services and good risk management:

- The ability to form a good rapport upfront and obtain valuable information required to manage the claim, as well as to set expectations on the purpose of the income protection policy
- To identify those who need additional support, what this support would entail, and the appropriate time to intervene
- Consider reasonable flexibility of communication and evidence provision, which would allow ease of communication for the claimant
- To understand the balance between active claims management and the reasonability of treatment and the time required to allow recovery to take place
- To be able to give support, free of judgement, to those who are entrusting their cancer journey to the claims assessor, while at the same time maintaining the boundaries of the benefit conditions within the terms of the income protection policy

Claims assessors may feel challenged to deal with the complexity of the cancer journey, the ever-changing landscape of cancer diagnosis and treatment, and the emotive context around survivorship.

The key to ensuring that claimants feel supported and that claims assessors feel able to manage claims effectively is to consider what training and support are available to claims assessors. These can be in the form of, but not limited to:

- Acknowledgment that it can be challenging to have difficult and emotive conversations

- Regular case clinics or debriefing sessions on management of challenging claims
- Continued updates on cancer, cancer rehabilitation and the work being done on living with and beyond cancer
- Communication courses on managing difficult conversations and motivational interviewing

## Personal insights – an interview

I had the privilege of conducting a video discussion with my colleague, Adele Groyer, on how she has navigated her work role in her cancer journey. Adele works in Gen Re's CUSAC's segment as a Research and Analytics Actuary and has previously worked as Gen Re's Head of Pricing and Research Actuary in the UK/Ireland branch. In the video, she shares valuable insights into the aspects that contributed to her ability to work, and the therapeutic benefit of being able to work.

Watch the video in our online version at:

<https://www.youtube.com/watch?v=XtHux99vBIO>

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## Endnotes

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- 7 Ibid.
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