

New Study Highlights Impact of Federal and State Policies on Insurance Coverage and Cancer Diagnosis

The American Cancer Society led research to be presented at the 2023 ASCO Quality Care Symposium

ATLANTA, October 28, 2023 — A new study from researchers at the [American Cancer Society](#) (ACS) found that while the percentage of late-stage diagnoses decreased since 2018 across the United States, patients in states with no or few regulations on short-term limited duration (STLD) insurance sales had a net increase in late-stage cancer diagnoses (.76 and .84 percentage points respectively). These findings will be presented at the annual [American Society of Clinical Oncology \(ASCO\) Quality Care Symposium](#) in Boston, October 27 – 28, 2023.

STLD plans are not required to cover essential health services, such as cancer screenings, which may delay cancer diagnoses. Federal regulations changed in 2018, allowing the duration of coverage by STLD plans to extend up to 36 months. States have taken a variety of approaches to expand, restrict, or eliminate the sale of these types of plans.

In the study, researchers, led by [Nuo Nova Yang](#), associate scientist in health services research at the American Cancer Society, used the National Cancer database to identify more than 1.2 million adults across 47 states in the U.S. and the District of Columbia who had been newly diagnosed with cancer from January 2016 through February 2020. Researchers compared data across states that prohibited STLD plans prior to 2016, states that banned or severely restricted STLD plans, and states with no STLD regulation. Diagnosis stage for all cancers were compared across these groups for times before and after the 2018 federal regulation change. The study also compared rates for two common cancers with effective screening tests: female breast and colorectal and found that those followed the trends for all cancer diagnoses.

Researchers emphasized that STLD plans can disrupt individual insurance markets, leading to higher costs and delays in care for comprehensive plan enrollees.

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About the American Cancer Society

The American Cancer Society is a leading cancer-fighting organization with a vision to end cancer as we know it, for everyone. For more than 100 years, we have been improving the lives of people with cancer and their families as the only organization combating cancer through advocacy, research, and patient support. We are committed to ensuring everyone has an opportunity to prevent, detect, treat, and survive cancer. To learn more, visit [cancer.org](#) or call our 24/7 helpline at 1-800-227-2345. Connect with us on [Facebook](#), [Twitter](#), and [Instagram](#).

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