

# New Research Shows Patients Receiving Cancer Treatment Understand Health Insurance Basics; Important Knowledge Gaps Remain

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

**ATLANTA, October 27, 2023** — 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 will be 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.

###

### 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](#).

For further information: [anne.doerr@cancer.org](mailto:anne.doerr@cancer.org)

---