

Background

- The majority of childhood cancer survivors (CCS) are of working age or approaching working age – 65% are ages 20 to 59 years & 31% are 0 to 19 years.
- CCS have both employment and insurance vulnerabilities due to the late effects from treatment.
 - CCS report being unemployed almost 2 times more often than healthy comparison samples.
 - CCS are more likely to be on public health insurance and less likely to receive health insurance through their employer than siblings.
- Understanding how health insurance (HI) influences employment decisions is important for survivors because the majority of US adults (62%) have employer-based insurance.

Objectives

- To describe how HI coverage influences the employment decisions made by insured survivors.
- To explore the reasons employed survivors are uninsured.
- To describe the employment decisions and concerns reported by uninsured survivors.

Research Design & Methods

- Semi-structured qualitative interviews were conducted with 36 survivors, randomly selected within insurance (insured, uninsured), age (21-29, 30-58) and race (White, Other) strata from the Childhood Cancer Survival Study.
- Interviews were performed during 08/09-12/09 as a part of a study investigating underinsurance.
- Survivors were asked to describe if concerns about HI coverage ever affected the work decisions or career choices that they made.
- Interviews were recorded, transcribed, and content analyzed using NVivo 8.

Results

Demographics	Insured N=22	Uninsured N=14
Age, years (SD) (range 23-52)	34.7(7.8)	33.0(6.7)
Gender		
Male, N	11	5
Female, N	11	9
Cancer diagnosis		
Leukemia, N	10	4
Other, N	12	10

- Insured (17 of 22; 77%) obtained HI through their or their spouse's employer; 2 insured reported having public HI.
- Uninsured (10 of 14; 71%) were previously insured when on their parents' insurance during childhood, through previous employment or by public HI.

Themes for Insured Survivors

- Survivors considered HI coverage important to their employment decisions & stated that they made decisions to work in specific jobs because of HI coverage.

"I made decisions throughout my pipeline career about where I would work, who I would work for so I could have health care."

"I went through school to become a certified medical assistant and whenever I graduated school there wasn't any jobs that were with guaranteed insurance benefits. I ended up going back to a previous job that was not in the field that I'd been in school for because I knew that job had insurance benefits."

- Survivors worried about losing their HI coverage if their work hours were reduced or they lost their job.

"In my job I'm on the insurance that my job provides but next year I have to have so many hours to have insurance and I may not have enough hours that are worked so that's what I'm concerned about..."

"Oh heck yeah (I worry about losing my health insurance coverage). If I was laid off or fired or something yeah that'd be out the door."

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Themes for Uninsured Survivors

- Uninsured survivors had tried to find jobs that offered HI but were unsuccessful. Uninsured young adult survivors often aged out of their parents' insurance plans, but were unable to afford insurance.

"Seem like (I was insured) when I was twenty-one or something like that...I mean I don't have a job right now."

"You need insurance, I just know I need it but nothing I can do about it, I don't have enough money to pay for it..."

Themes for Self-Employed Survivors

- Self-employed survivors said buying insurance coverage was a financial burden. Some noted their incomes were too high to qualify for public insurance.

"I kind of know how (public insurance) works but I know I make way too much money to qualify for anything like that."

"I mean it's really financial yeah....I'm self-employed and so (buying insurance) just has been not necessarily my first priority...It's kind of thin financially so I just try to take very good care of myself right now."

Conclusions & Future Plans

- Insured CCS report make employment decisions, including choice of job, because of HI needs & have concerns about losing coverage.
- Being unemployed or unable to find jobs that offer health insurance was a common reason for not having insurance.
 - Young adult CCS often age out of their parents' plans, but are unemployed or employed in jobs that do not offer HI.
 - Self-employed survivors face cost barriers to obtaining individual HI.
- Insured and employed CCS could benefit from education on strategies to address insurance needs if faced with job change or job loss.
- The US insurance reform may benefit unemployed and self-employed survivors, although many of these survivors may still face financial barriers to affording coverage.