



Real Talk on Cancer

A Special Webinar in Honor of
Breast Cancer Awareness Month

October 9th, 2025

Brown & Brown Insurance Services, Inc.





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Introductions



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**Yolanda Williams,
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**Louise Short,
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*National Clinical Leader,
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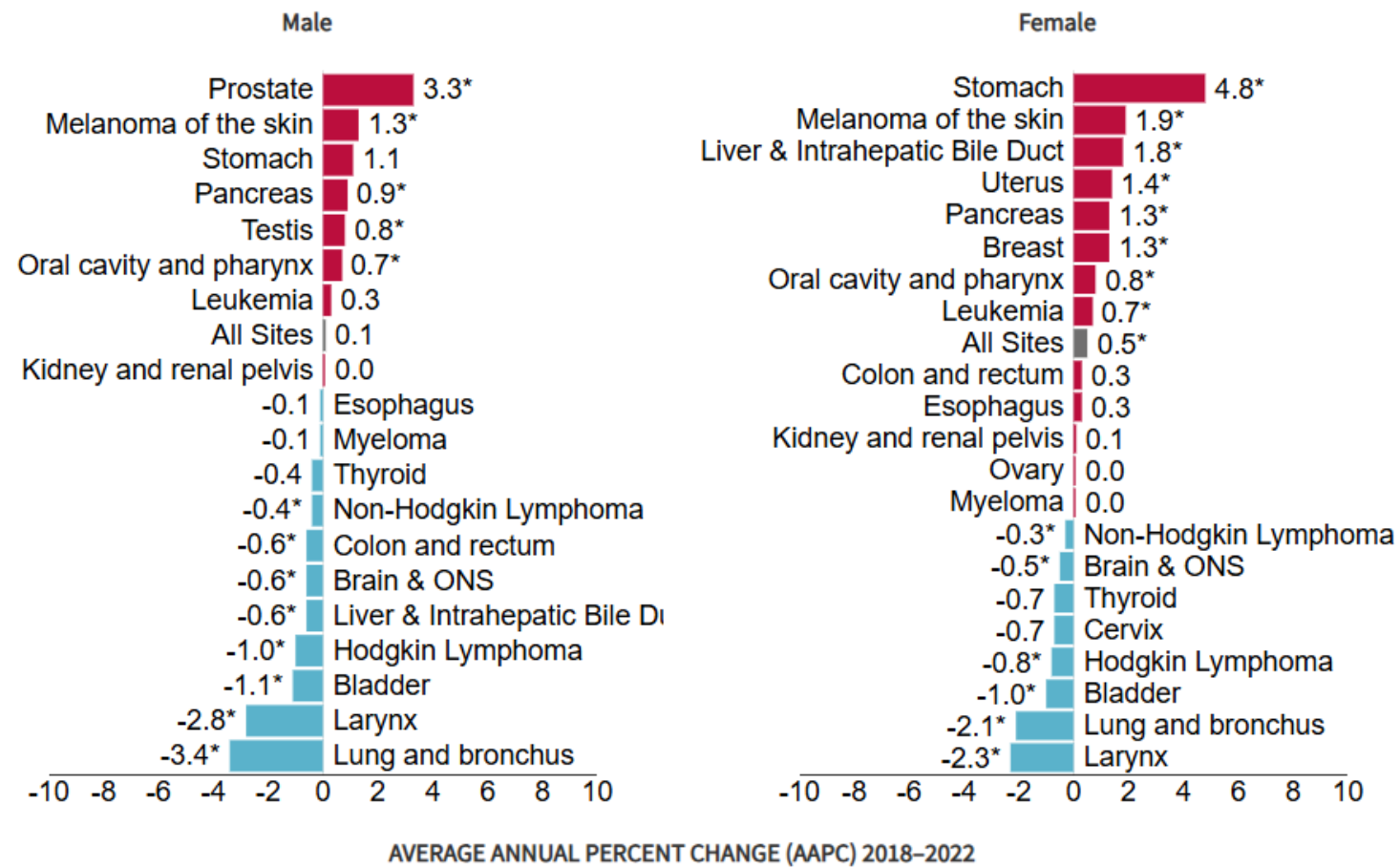


**Tricia Scannell
Laursen**

*President,
DetecTogether*

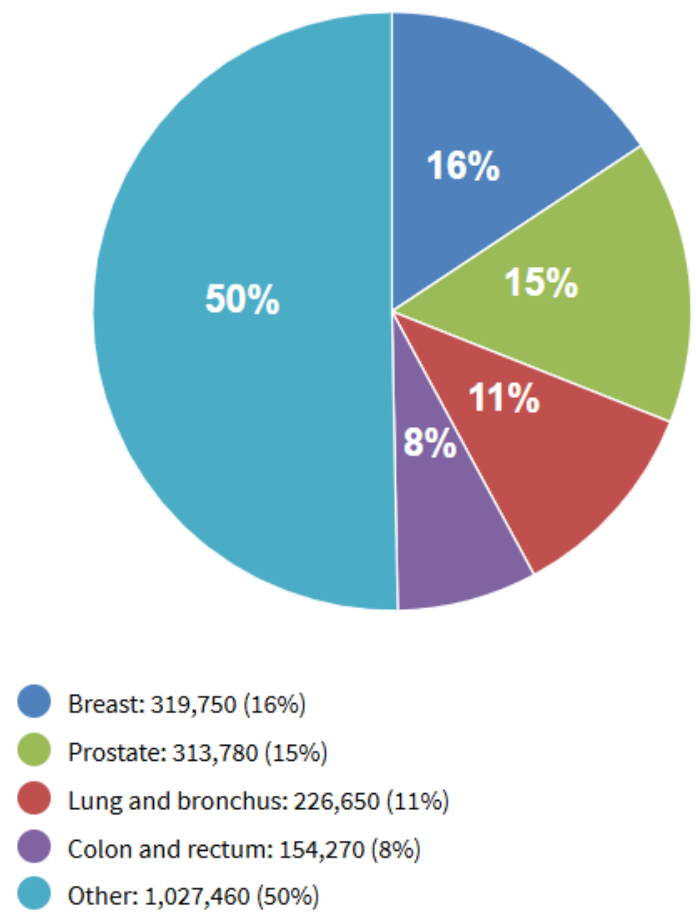
U.S. Cancer Trends

TRENDS IN NEW CASES

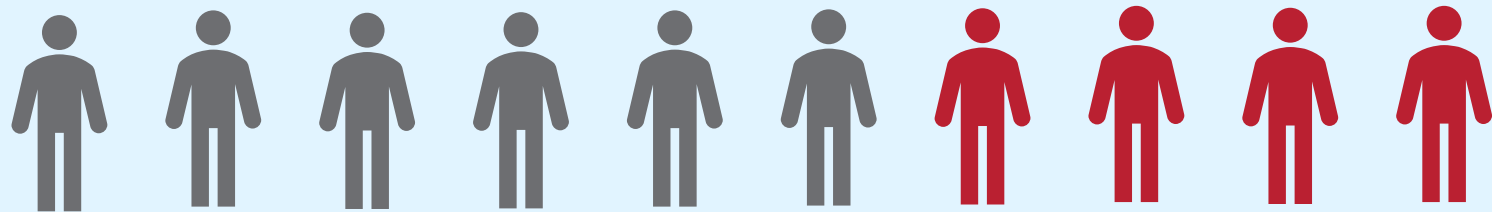
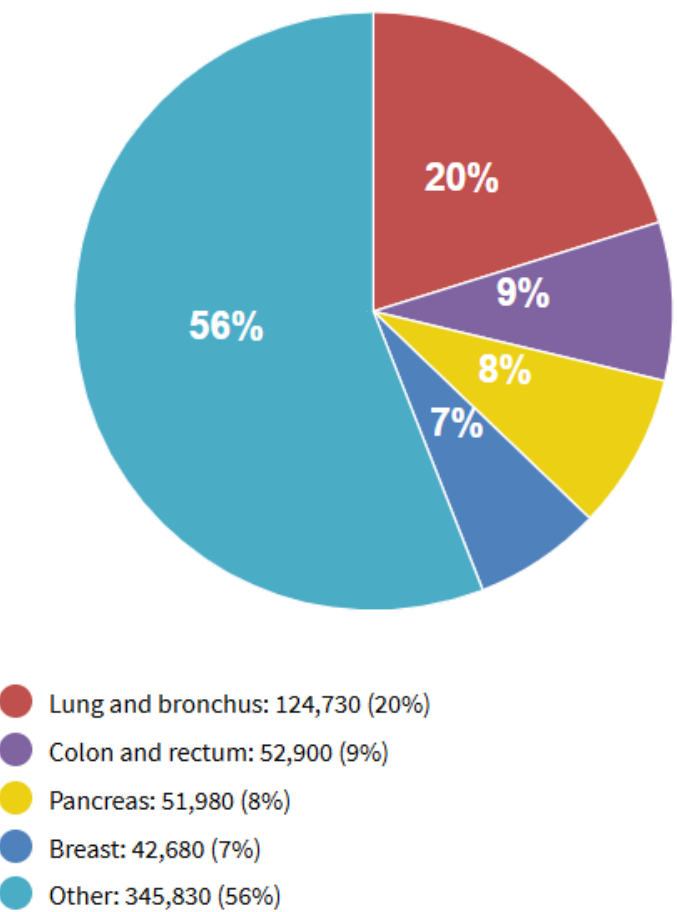


*AAPC is significantly different from zero ($p < .05$)
Rates are age-adjusted and adjusted for reporting delay in the registry
The 2020 incidence rate is not used in the calculation of trends. <https://seer.cancer.gov/statfacts/html/common.html>; <https://www.cancer.gov/about-cancer/understanding/statistics>

New Cancer Cases, 2025



Cancer Deaths, 2025



40%

of men and women will be diagnosed with some form of cancer in their lifetime.

Source: <https://seer.cancer.gov/statfacts/html/common.html>; <https://www.cancer.gov/about-cancer/understanding/statistics>

Why is Cancer the #1 Cost Driver in the Market?

- Increase in early-onset cancers
- Increase in late-stage diagnosis of some cancers
- Increase in preventive screenings/detection
- Advancements in medical treatments
- Decrease in mortality rates/higher survival rates

1 in 2 employers say cancer is the number one driver of health care costs

69% say cancer is driving up their organization's health care cost to "a great extent" or "very great extent"

Sources: cancer.org, cancercontrol.gov, Brown & Brown Employer Health and Benefits Strategy Survey, 2025, Business Group on Health Employer Health Care Strategy Survey, 2026



Direct Costs

- Always in the top three condition by cost for insurers
- Projected to increase to \$246 billion by 2030



Indirect Costs

- Time off from work
- Financial hardship/increased stress
- Emotional/caregiving support from family
- Lack of productivity

\$139 billion

is associated with diminished productivity and lost work time, either for cancer treatment or caring for someone with cancer

Dr. Louise Short

National Clinical Leader, Brown & Brown

Tricia Scannell Laursen

President, DetecTogether



Areas of Cancer Care Intervention for Employers



Prevent

Lifestyle and behavior
modification can lower risks



Detect

Catching cancers early
improves treatment outcomes
and survival



Navigate

Finding the best quality
care and supports
improves outcomes,
costs and experience

INTERVENTION OPPORTUNITIES

Prevent Cancer



- Cancer is caused by changes to genes that control the way cells function, especially how they grow and divide. Genetic changes that cause cancer can happen because:
 1. **Errors** occur as cells divide.
 2. **Environmental** substances cause damage to cell DNA, such as the chemicals in tobacco smoke and ultraviolet rays from the sun
 3. **Inherited** from parents
- An estimated 42% of cancer cases and 45% of cancer deaths in the US are attributed to potentially modifiable risk factors.¹
- Smoking causes about 20% of all cancers and about 30% of all cancer deaths in the United States. About 80% of lung cancers, as well as about 80% of all lung cancer deaths, are due to smoking.²
- Excess body fat increases the risk of several cancers, including colorectal, post-menopausal breast, uterine, esophageal, kidney and pancreatic cancers.³

INTERVENTION OPPORTUNITIES



Promote healthy lifestyle and behaviors



Offer weight management resources



Offer tobacco cessation programs and coaching



Support physical activity

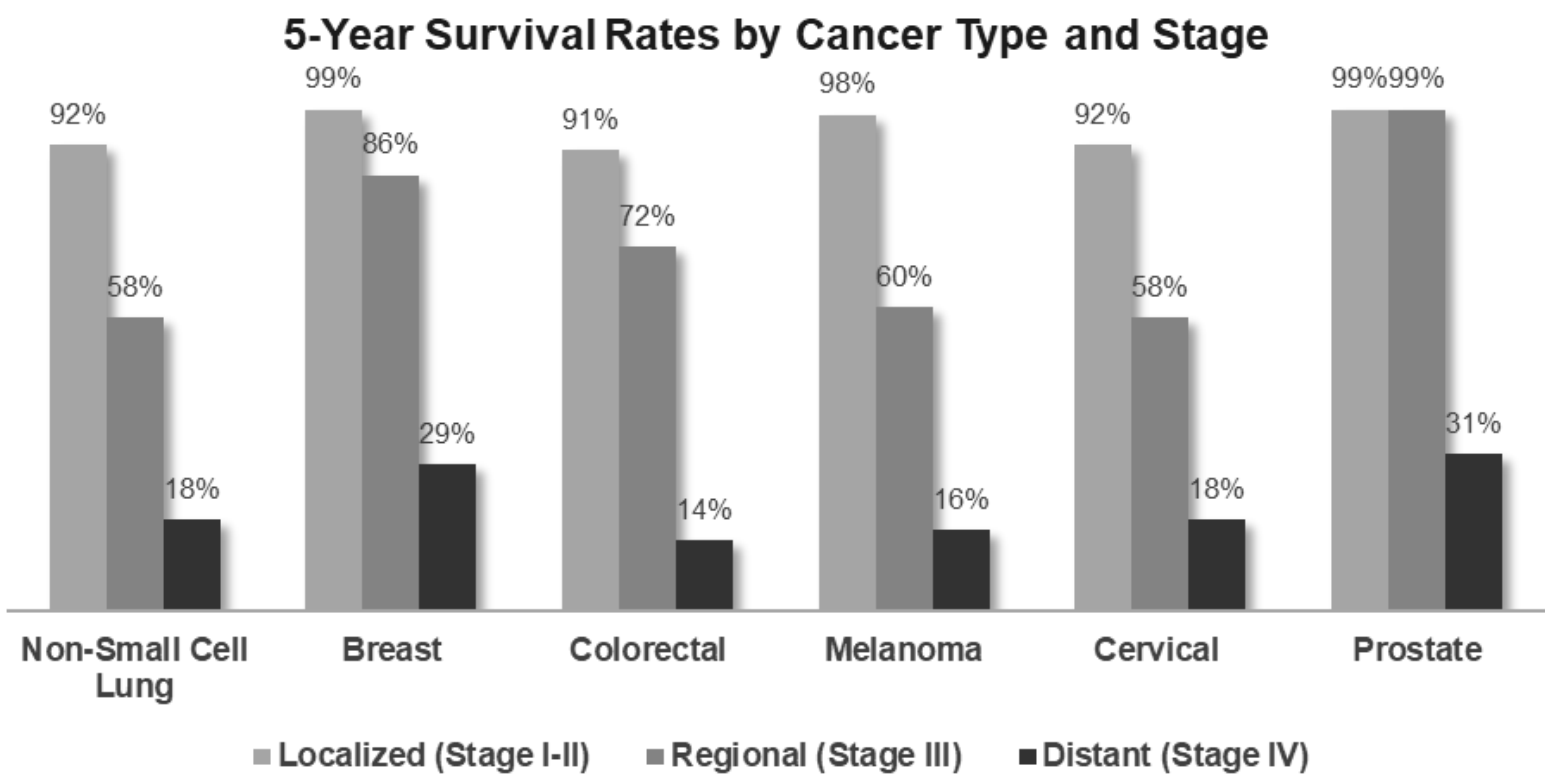


Inform on vaccinations (e.g., HPV and HepB)

Detect Cancer



Early detection and treatment improves outcomes and survival rates and reduces the cost and complexity of treatment.



*Cancer Type	Lung	Breast	Colorectal	Melanoma	Prostate
% Savings with Early Detection	55%	128%	121%	950%	68%

INTERVENTION OPPORTUNITIES

- ✓ Encourage primary care access and routine physicals
- ✓ Promote preventive screening guidelines and offer paid leave off
- ✓ Arrange mobile screenings at the workplace
- ✓ Educate on cancer risk, signs and symptoms
- ✓ Consider new technologies for risk and detection (e.g., genomic testing)

Navigate Cancer



- If a member receives a cancer diagnosis, an employer can help to ensure the best care is available
- Cancer treatment costs are highly attributed to cancer drugs, with an increased percentage of specialty oral drugs
- As many as 36% of cancer patients search for a second opinion¹
- Changes in diagnosis, treatment recommendations or prognosis as a result of the second opinion occurs in 12-69% of cases¹
- It is estimated that up to one-third of people treated for cancer in hospitals have a mental health condition²
- 8% to 24% of people with cancer are also living in depression²
- Consider financial and lifestyle supports for both medical and non-medical needs

INTERVENTION OPPORTUNITIES

- ✓ Ensure members understand their options and cost share
- ✓ Evaluate existing and carrier embedded cancer programs and Centers of Excellence (COE) strategy
- ✓ Consider expert medical opinion and advocacy services
- ✓ Offer caregiver and lifestyle support
- ✓ Integrate behavioral health resources
- ✓ Disability and work accommodations to keep workers engaged through treatment

1. Ruetters, D., Keinki, C., Schroth, S. et al. Is there evidence for a better health care for cancer patients after a second opinion? A systematic review. *J Cancer Res Clin Oncol* 142, 1521–1528 (2016). <https://doi.org/10.1007/s00432-015-2099-7>

2. <https://www.mhanational.org/cancer-and-mental-health>

Brown & Brown's Population Health and Well-Being Team

The Brown & Brown Population Health & Well-Being team takes a proactive and comprehensive approach to cancer for your employee and member population.

- ✓ Evaluation of population health profile, analysis of screening rates and early treatments and interventions. Assessment of high-cost cancer claimants care management.
- ✓ Organizational policies and benefit plan design recommendations to support whole person cancer care.
- ✓ Working with Cancer pledge facilitation to meet the 4 organization policies to support employees working with cancer.
- ✓ Vendor and partner evaluation and selection including Centers of Excellence, Advocacy, Navigation and Expert Medical Opinions for evaluation for selection of best-practice and evidence-based cancer treatments.

Learn How We Can Help



CONTACT US →

Continuing Credits



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THANK YOU!



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