



## Patients with Thyroid Cancer Are at Higher Risk of Bankruptcy than Patients with Other Types of Cancer, or Those Without Cancer

of older patients is less likely to be linked to their ability to work (e.g., they may be receiving social security benefits) and they are more likely to have insurance coverage that is also not linked to employ-

ment status (i.e., Medicare). The authors surmise that patients with thyroid cancer might have lower rates of employment, lower wages, lower household income, and less access to health insurance.

### ANALYSIS AND COMMENTARY ● ● ● ● ●

This is a sobering study that examines the personal financial burden of cancer by comparing rate of bankruptcy in a group of nearly 200,000 patients with cancer with that in a control group matched for age, sex, and ZIP Code of residence. It is well known that a cancer diagnosis can place a ponderous financial burden on the patient and furthermore that health care costs are major contributors to personal bankruptcy (1-3). The specific medical diagnoses most associated with the risk of bankruptcy, however, have not been well described. The authors of this study found that patients diagnosed with cancer are more than twice as likely to file for bankruptcy as are persons without cancer (2.2% vs 1.1%). In addition, they found that most patients who file for bankruptcy do so in the first year following the cancer diagnosis.

In 2006, The USA Today/Kaiser Family Foundation/Harvard School of Public Health National Survey of Households Affected by Cancer found a similar rate of bankruptcy of 3% for patients with cancer (1). A surprising finding from the current study was that thyroid cancer appears to place patients at an even higher risk of bankruptcy; nearly 3.5 times higher than that for persons without cancer. This association might be partially explained by the fact that patients with thyroid cancer are at risk for lost wages because they may not be able to work during the postoperative period or during the time surrounding radioiodine ablation. Furthermore, because of the young average age for patients with thyroid cancer, these patients are more likely to have a high debt-to-income ratio, are less likely to have access to high-quality health insurance, and do not qualify for Medicare and social security benefits.

### References

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2. Himmelstein DU, Thorne D, Warren E, Woolhandler S. Medical bankruptcy in the United States, 2007: results of a national study. *Am J Med* 2009;122:741-6. Epub June 6, 2009.
3. de Boer AG, Taskila T, Ojajarvi A, van Dijk FJ, Verbeek JH. Cancer survivors and unemployment: a meta-analysis and meta-regression. *JAMA* 2009;301:753-62.