Checklist of Strategies:
The Impact of Breast Cancer on the Workplace
This Checklist offers an overview of strategies that can help employers address the productivity and cost issues presented by the growing numbers of employees with breast cancer and those caring for loved ones with breast cancer.

Currently, there are more than 2.9 million breast cancer survivors among the more than 232,000 women diagnosed each year. Most are in their prime working years, and they’re returning to work after short absences in increasing numbers. However, as breast cancer becomes more of a chronic disease and survivorship extends, employers will face increased absenteeism rates for intermittent time off, lost productivity and ever-rising treatment costs relevant to the ongoing management of the disease.\(^{1,2}\)

At present, breast cancer costs businesses $16 billion a year just in direct costs and are expected to climb to $20 billion in 2020, according to the latest figures available from the National Cancer Institute. Productivity losses further inflate the figure. The costs are predicted to continue spiraling as treatments advance, diagnoses increases among an aging workforce and as a mounting number of employees become caregivers for family members with cancer. Caregiving affects absenteeism and productivity.\(^{3,4}\)

“There is much that employers can do to meet the dual needs of employees affected by cancer while sustaining business goals,” says Marisa Weiss, M.D., radiation oncologist and President and Founder of Breastcancer.org.\(^4\)

The following strategies can be used as a basic blueprint to help create programs and policies to support employees affected by cancer and provides a framework for any chronic disease. Implementation can help retain valuable workers, increase production and lower costs.
**Appraise Your Needs**

**Review and analyze healthcare cost data, if available.** Data on health claims, and healthcare and pharmaceutical expenditures can reveal the most common and expensive health conditions where claims have been made, the number of claimants by disease, including type of cancer, as well as the cost per person treated for various diseases.\(^5\)

The data should include health claims data for employees’ dependents to reveal the health issues that contribute to an employee’s absenteeism and time off.\(^5\)

All data analysis should abide by the Health Insurance Portability and Accountability Act (HIPAA).

**Review time and attendance data as an alternative.** A review of time and attendance information from the HR department can help reveal the health needs and issues of employees.\(^5\)

“Cancer’s rising costs will continue to challenge employers.”
Adhere to Laws

Supervisors, managers and Human Resources personnel should be aware of the following laws:⁵

- **Americans with Disabilities Act (ADA).** Under the ADA, cancer is a disability when it or its side effects substantially limits one or more of a person’s major life activities. Employers should know when they may ask an applicant or employee questions about their cancer, what types of reasonable accommodations employees with cancer may need, and how to ensure against discriminating against applicants and employees.

  Hiring, attendance, promotions, incentive pay, benefits and leave policies should not negatively impact employees with cancer or who have caregiving responsibilities.⁶,⁷

- **Family and Medical Leave Act (FMLA).** Employers that offer health insurance must provide up to 12 work weeks of unpaid, job-protected medical leave per year. The employee’s group health benefits must be maintained during the leave. The law covers employees who are unable to work because of a serious health condition, such as time to recover from treatment. It also includes leave for employees who care for an immediate family member (spouse, child or parent) with a serious health condition.⁸,⁹

- **Be aware of WHCRA.** The Women’s Health and Cancer Rights Act (WHCRA) is a federal law that requires most group insurance plans that cover mastectomies to also cover breast reconstruction. The law applies to group health plans, health insurance companies and HMOs, as long as the plan covers medical and surgical costs for mastectomy.¹⁰

Set New Policies

Create an official HR policy regarding confidentiality. The policy should address how information about the employee’s diagnosis is shared as it is relevant to the job, and how to handle issues relevant to the diagnosis for coworkers when the individual wishes to keep their diagnosis confidential.¹¹

Advise employees of COBRA and SSDI. COBRA (Consolidated Omnibus Budget Reconciliation Act) ensures that employees can keep their group insurance coverage if they are laid off, their hours are reduced or their position is eliminated. SSDI (Social Security Disability Insurance) may be an option for employees who can’t return to work because of their illness.¹²
Evaluate Benefits

**Offer flexible, intermittent disability leave benefits.** This should include leave for caregivers.\(^\text{12}\)

**Include an Employee Assistance Program (EAP).** The program should be available to dependents, coworkers, caregivers and family members, provide access to trained behavioral specialists, and serve as a referral source to resources ranging from childcare and eldercare to financial assistance and support groups. The EAP program can also offer bereavement counseling and sensitivity training for managers and supervisors.

“They should demonstrate a willingness to work with employees and caregivers affected by cancer to create a plan to help them continue working,” says Bert Alicea, MA, CEAP, Licensed Psychologist and Vice President, EAP+Work/Life Services at Health Advocate.\(^\text{12}\)

“A flexible intermittent leave policy is critical for the cancer survivor’s return-to-work success.”
Implement Accommodations and Support Services

**Make a graduated return to work schedule available.** Structuring work with graduated responsibilities can help smooth the transition after an employee’s absence.¹²

**Offer flexible work schedules.** This can include reduced working hours, telecommuting, job sharing, making the workplace easier to navigate, and allowing rest breaks.¹²

**Provide help with out-of-pocket costs.** Second opinion programs and interactive decision-making tools can help employees make informed choices about cancer management options that may include less expensive, less invasive procedures.¹²

**Invest in advocacy services.** For example, personalized telephone assistance can be offered to help resolve medical billing issues, communicate with providers and insurance plans, facilitate appointments with specialists and more.¹²

**Promote company-wide support campaigns.** This may include donation of vacation days to a “PTO (paid time off) bank” to enable a coworker to take time off for treatment or recovery.¹²

Create a Culture of Health

Cancer is a manageable disease that can be addressed through lifestyle changes. “Encouraging healthy behaviors among the entire employee population can help reduce the risk of cancer and other chronic diseases. This, in turn, helps lower costs,” says Dr. Weiss, President and Founder of Breastcancer.org.⁴

**Encourage mammograms.** This can include timely reminders, assistance with scheduling, and flexible hours to allow employees to attend screenings.

**Offer comprehensive wellness benefits and employee engagement.** Telephonic and online coaching, and incentive programs, can help boost participation in programs that emphasize nutrition, exercise and tobacco cessation.

**Offer a Health Risk Assessment.** This confidential questionnaire can ask about nutritional habits, sun exposure, tobacco and/or alcohol use, and other lifestyle factors that can play a role in cancer and other chronic conditions. The results may inspire employees to enroll in wellness programs that target behavior changes.⁴

**Distribute ongoing communications.** Through seminars, flyers and the company intranet, emphasize the importance of preventive care, immunizations and a healthy lifestyle.⁴
References

12. Bert Alicea, MA, CEAP, Licensed Psychologist and Vice President of EAP+Work/Life services, Health Advocate, webinar presentation, Health Advocate, October, 2012.

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Checklist: The Impact of Breast Cancer on the Workplace
This is a two-part publication, providing a White Paper and a Checklist of Strategies

This “Checklist of Strategies: The Impact of Breast Cancer on the Workplace” is a companion to Health Advocate’s White Paper, titled “The Impact of Breast Cancer on the Workplace.” The Checklist provides steps that employers can take to address breast cancer in their organization.

Additional White Papers
The following previously published Health Advocate White Papers are available for free on our website at: HealthAdvocate.com/webinars_seminars.aspx. There is a companion Checklist that accompanies each White Paper.

Guide to Pandemic Business Planning & Communications
Learn how you can protect your employees and keep your business viable.

Caregiving:
The Impact on the Workplace
Learn cost-effective strategies to help employees balance work/life.

Guide to Workplace Wellness:
Healthy Employees, Healthy Bottom Line
Find out how a wellness program is a cost-effective solution to rising healthcare costs.

Sleep Deprivation:
A Wake-up Call for Business
Know how you can address sleep deprivation and maintain productivity.

Obesity in America:
Workplace Solutions
Gain insight about incorporating weight management in a wellness program

The Impact of Domestic Violence on the Workplace
Learn how prevention strategies protect your workers and your business.

Stress in the Workplace:
Meeting the Challenge
See how helping employees better manage stress can help preserve your bottom line.

The Impact of Breast Cancer on the Workplace
Discover the value of supporting employees returning to work during/after treatment.

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