



The future of cancer treatment for private patients

Does your medical insurance policy cover you for the new breed of cancer drugs?

New drugs are making the treatment of cancer far more expensive and the providers of medical insurance such as AXA PPP and BUPA are having to revise their policy wording and reconsider their position regarding covering some cancer treatment.

Traditional cancer treatment is a combination of surgery followed by a course of chemo or radiotherapy to kill remaining cancerous cells. Chemotherapy is generally administered via six 'short burst' courses with time to recover between bursts.

The new cancer drugs specifically target cancerous cells rather than the more blanket approach of chemotherapy. They work in different ways, rather than killing the cancer cells outright, some drugs attach themselves to the cancer cells and prevent them from multiplying. Others are designed to stop the blood from feeding the cancer, which causes it to starve. Unlike traditional chemotherapy these new therapies need to be sustained to keep up the effectiveness.

Costs are becoming very high. For example a years course of Avastin, which is licensed for metastatic colon cancer, can cost up to £69,000 (including associated care). Herceptin, which is licensed for early and metastatic breast cancer, can cost up to £30,000 per year.

As a result the Insurers are rapidly changing their rules allowing their subscribers the choice of cancer cover levels. Some healthcare insurers are developing contracts specifically designed to offer cover for cancer treatment.

If you would like to know what treatment you are currently covered for or would like to discuss the options available please contact us or visit our website.

For more information please contact our team at Health Matters by email at:

**quotes@health-matters.co.uk
or telephone us on
0800 988 0085**

**Health Matters (UK) Ltd,
Portland House, 29 Portland Street, Leamington Spa, CV32 5EY
www.health-matters.co.uk**

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