

Oncology as a Workforce and Cost Strategy: What Employers Should Understand

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Cancer is no longer a rare or isolated event within employer-sponsored health plans. It is increasingly a predictable part of the healthcare experience for working-age adults, with implications that reach far beyond medical claims. As treatment options advance and survival improves, cancer care has become more complex. That complexity affects cost, productivity, and the employee experience in ways many organizations are still learning to manage.

For employers and the health plans that support them, the question is no longer whether oncology matters. It is where thoughtful planning can make a meaningful difference.

Why Oncology Matters to Employers Today

Cancer continues to be one of the most significant drivers of medical spending in employer populations. National data show that roughly four in ten adults will receive a cancer diagnosis during their lifetime, and diagnoses among adults under age 65 are rising for several cancer types. At the same time, modern treatments, while often life-saving, can be costly and complex.

The impact on employers is rarely limited to claims alone. Employees undergoing treatment may experience extended absences, changes in work capacity, and long recovery periods. Others may be supporting a spouse or family member through treatment, creating additional ripple effects across the workforce.

These realities make oncology not just a clinical issue, but a workforce and planning concern.

Where Clinical Complexity Creates Risk and Cost

Cancer care does not follow a single path. Even for the same diagnosis, the experience can vary widely depending on how quickly care begins, where it is delivered, and how well communication is coordinated across providers.

Common points of complexity include:

- Delays in screening or diagnosis that lead to more advanced disease
- Differences in where care is delivered, such as hospital-based versus community settings
- Fragmented care when multiple specialists are involved but poorly connected

Later-stage diagnoses are consistently associated with higher costs and more intensive treatment. For employers, these differences often surface as unpredictable claims, longer leaves, and uneven employee experiences, even when benefits are generous.

The Importance of Navigation and Coordinated Support

One area where employers and health plans can have a meaningful impact is care navigation. Navigation does not change a diagnosis, but it can change how smoothly someone moves through the system during an already overwhelming time.

Research has shown that structured oncology navigation is linked to:

- Better coordination across providers and phases of care
- Fewer avoidable emergency department visits and hospitalizations
- Greater alignment with recommended care pathways

Just as important, navigation helps reduce confusion and stress at a moment when employees and families often feel overwhelmed. For employers, this reinforces a simple truth: access alone is not enough. Guidance and coordination matter most when the system feels hardest to navigate.

What Employers Should Consider

Cancer is a complex medical condition, but many of its challenges follow predictable patterns. Employers, working closely with their health plans, may want to consider:

- **Timely access to specialty care**

Are employees able to connect with appropriate oncology expertise soon after diagnosis?

- **Care coordination**

Is there support to help employees manage multiple appointments, providers, and treatment decisions?

- **Site of care awareness**

Do benefit designs encourage use of appropriate care settings without compromising quality?

- **Use of preventive screening**

Are recommended cancer screenings being used consistently across the covered population?



- **Visibility into trends**

Do employers and health plans have insight into high-cost cases, utilization patterns, and opportunities for earlier intervention?

Addressing these questions can help reduce avoidable disruption while supporting employees during one of the most difficult periods of their lives.

Why Health Plans Play a Central Role

Health plans are uniquely positioned to support employers in managing oncology risk. Through network strategy, care management, and data visibility, plans can help bring structure and consistency to an otherwise fragmented experience.

When access, coordination, and evidence-based pathways are aligned, employers are better equipped to support their workforce while managing the total cost of care.

A More Predictable Approach to Cancer Care

A cancer diagnosis will always be life-changing. Its impact on the workforce, however, does not need to be unmanaged or unpredictable.

By treating oncology as a population-level priority focused on access, coordination, and early intervention, employers and health plans can move beyond crisis response toward a steadier, more informed approach. In today's environment, that shift is becoming an essential part of sustainable workforce health planning.

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