



Health Care in Focus

Cancer among younger working-age adults: What employers and health plans need to know—now

Evernorth Research Institute data shows rising cancer diagnoses among younger workers, with implications for benefits strategy, workforce stability, and long-term health care costs.

INSIGHT

01 Younger adults have the highest growth rates for new cancer diagnoses—and the cancer mix is changing

From 2020–2024, the rates of new cancer diagnoses significantly increased for Gen Z and millennials.

↑ 94%

Gen Z
(born 1997-2012)

↑ 80%

Millennials
(born 1981-1996)

↑ 34%

Gen X
(born 1965-1980)

↓ 47%

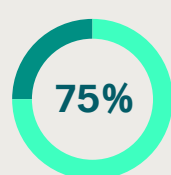
Baby boomers
(born 1946-1964)



Baby boomers and Gen X most often present with prostate, breast, and colorectal cancers, while millennials and Gen Z more often present with reproductive, endocrine, lymphoma, and brain/central nervous system cancers.

INSIGHT

02 For younger adults, cancer is a whole-person and whole-household disruption



75% of Gen Z and millennials report cancer-related financial stress

Over one-third of younger adults spend ≥10% of household income on cancer-related out-of-pocket costs – more than double that of older generations.

Gen Z and millennials



Gen X and boomers



1 in 5

young adults report major work disruption or stopping work due to cancer or treatment side effects



Nearly 9 in 10 younger adults rely on family, friends, or support groups for caregiving. Yet only one-third of working caregivers feel very supported by employers.

INSIGHT

03 Earlier cancer onset means higher lifetime costs

Evernorth analysis shows that from 2020 to 2024, younger adults have the highest average cancer costs per person per year (PPPY) because they are disproportionately affected by cancers associated with elevated annual cancer spending.



Additionally, cancer treatment has steadily shifted toward drug therapies, specialty injectables and outpatient hospital settings which has also impacted cost of care.



What forward-thinking employers and health plans should do now

- 01 Shift from age-based to risk-based screening using incentives, paid time off, and outreach to improve uptake
- 02 Deliver integrated, whole-person cancer support including mental health, financial and benefits counseling, caregiver support, and return-to-work planning
- 03 Optimize cost through value-focused care strategies including site-of-care management, outcomes-based oncology models, and data-driven identification of high-impact interventions

[View the full report](#)

EVERNORTH
HEALTH SERVICES