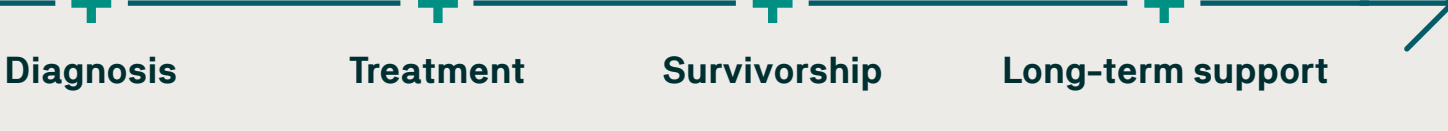


Early-onset cancer is extending care horizons and employer cost exposure



Cancer care is no longer episodic



More cancers are being diagnosed in younger adults, extending employer cost exposure as care increasingly spans years—not months.

WHY THIS MATTERS

Earlier onset changes the cost curve

Under age 45	Age 45+
\$42,976	\$30,842
Average annual cancer cost	Average annual cancer cost

While younger adults represent fewer diagnoses, **longer care horizons drive higher cumulative costs over time.**

High-cost cancers

\$200K+
annually¹



Brain and central nervous system cancers



Lymphomas

Younger adults are disproportionately affected by these **high-cost, complex cancers**, requiring multi-modal treatment and extended follow-up.

Longer care horizons increase costs over time



Earlier diagnosis often means years of specialty drugs, imaging, rehabilitation, and survivorship care—even when annual costs stabilize.

THE WORKFORCE IMPACT

Careers, families, and stability at risk

Cancer during prime working years affects more than medical claims.

Younger employees often need:



Fertility support



Mental and behavioral health care



Care navigation



Return-to-work planning

A CRITICAL LEVER

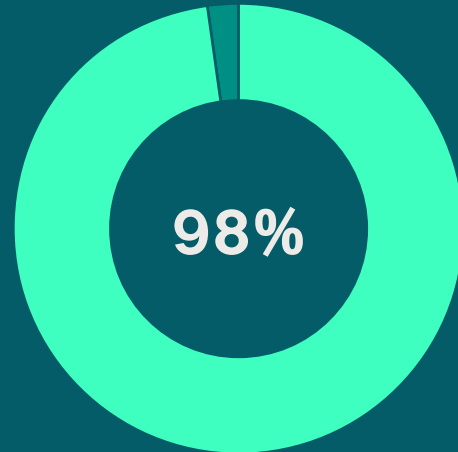
Earlier detection saves



Diagnosing cancer at an earlier stage can reduce treatment intensity, limit complications and shift care toward less resource-intensive pathways. Evidence suggests that diagnosing cancer just one stage earlier can reduce health care costs while significantly improving **five-year survival rates**.²



Coverage alone isn't enough—**education, outreach, and navigation drive action.**



98% of employers provide enhanced screening coverage or incentives, such as paid time off for preventive care.

Where care is delivered matters



Outpatient infusion centers

Cancer care is increasingly outpatient and drug-driven. While access improves, lower cost is not guaranteed.



Specialty pharmacy

Site-of-care strategy directly impacts long-term spend.



Three priority actions for employers

01

Modernize early detection

Move beyond age-based screening to risk-informed, personalized approaches.

02

Integrate whole-person support

Coordinate clinical care with mental health, financial guidance, caregiver resources, and return-to-work planning.

03

Optimize site of care

Apply evidence-based strategies aligned with outcomes—not just utilization.

The takeaway



Extended care horizons are reshaping employer costs.

Employers must adapt to drive better outcomes and long-term value.



Download the full 2026 Health Care in Focus Oncology Report on [Evernorth.com/hcif](https://evernorth.com/hcif)

Data source: Evernorth survey

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