

Study on Access to financial products for persons with a history of cancer in EU Member States

EUHealthSupport

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Administrative help for the implementation of the Europe's
Beating Cancer Plan and Support to the SGPP, 2021-2022)*

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Research for better care



National Institute for Public Health
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Ministry of Health, Welfare and Sport



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Commission

Background



The Europe's Beating Cancer Plan of February 2021 addresses access to financial services from the point of view of **fairness towards cancer survivors** in long term remission and to engage in a dialogue with stakeholders to develop a code of conduct to ensure that only **necessary and proportionate information is used** when assessing the eligibility of applicants for financial products.



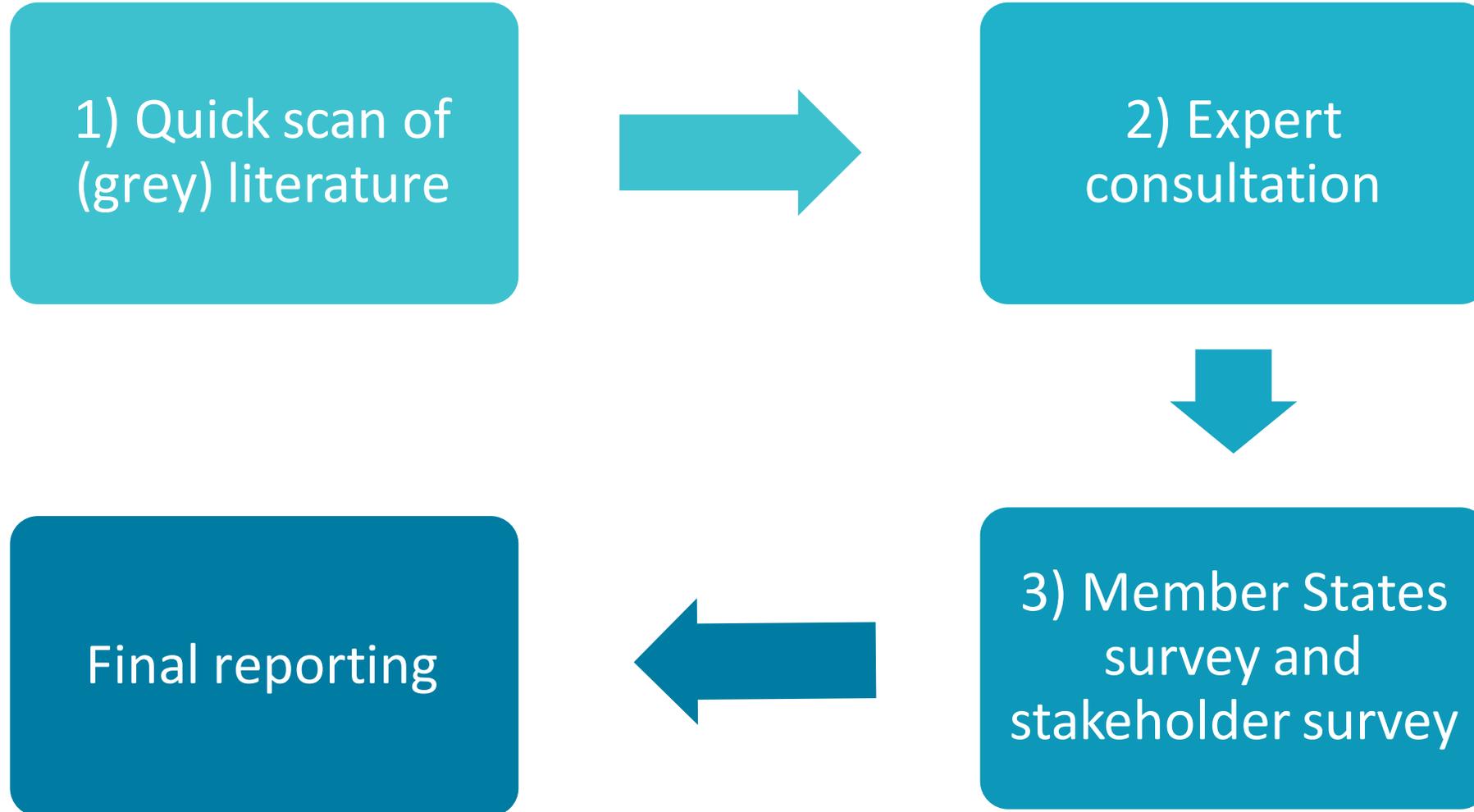
The European Parliament has adopted a resolution in February 2022 that among others **calls for national legislation** to ensure that cancer survivors are not discriminated against, that **by 2025** all Member States should guarantee the right to be forgotten to all European patients 10 years after the end of their treatment (and 5 years if their diagnosis was made before the age of 18) and that the right to be forgotten is **embedded into relevant EU legislation;**

Research questions

The EUHealthSupport consortium was tasked to conduct an exploratory study based on the following research questions:

1. What measures are in place or are being developed in Member States to address and improve access to financial products for persons with a history of cancer?
2. What are the views of Member States and stakeholder audiences regarding the need for national and/or EU level action on the topic of access to financial products for persons with a history of cancer; and if considered necessary, through which types of non-legislative and/or legislative measures?

Methodology



Methodology

1) Quick scan of (grey) literature

- Scientific literature using PubMed, Scopus and Google Scholar
- Websites of international bodies and relevant umbrella associations
- Search in the local language(s) of each Member State to review documents and websites (making use of machine translation)

Methodology

2) Expert consultation

- Interviews with twelve experts in the field:
 - involved in the development and implementation of Member State legislation
 - plus representatives of persons with (a history of) cancer, researchers, and the (re)insurance sector.
- Sharing their experiences and views on the topic plus providing feedback on the initial drafts of the Member States survey and stakeholder consultation form.

Methodology

3) Member States survey and stakeholder survey

- Survey in November-December 2021 to all EU Member States, plus Norway and Iceland (via the SGPP Subgroup on Cancer) – response from 23 countries (of which 7 on a shorter version)
- Survey among stakeholders via online tool (EUSurvey) – response from 104 stakeholders:
 - 57 persons with a history of cancer
 - 12 healthcare organisations or professionals
 - 6 from academia
 - 16 from the (re)insurance sector

Measures in place in EU Member States

- Five countries with **legislation** to improve access for people with a history of cancer: France (2016), Belgium (2019), the Netherlands (2021), Portugal (2021), plus Italy to follow (2022)
- One country, Luxembourg (2020), with a (voluntary) **covenant** between the MoH and (re)insurance sector.
- In all countries the right applies to people who completed their cancer treatment successfully at least **10 years ago at adult age**, and who had no relapse since then.
- In most countries (except Belgium) a **5-year period** of remission applies to people who were diagnosed with cancer before the age of 18 or 21.
- Most countries use a **reference list** of specific pathologies to protect people who cannot (already) appeal to the 'right to be forgotten' (with some differences between countries based on cancer types and other conditions, among others based on national data and remission times).
- Some differences between countries in terms of **financial products** covered and **financial thresholds** applied.
- **Effects** of the provisions are often unknown, e.g. in terms of their use by eligible persons and their impacts on the national financial markets, and studies are to be published.

Sources: National legal documents and country fiches developed by the European Cancer Patient Coalition (<https://ecpc.org/policy/the-right-to-be-forgotten/>)

Current situation in all EU countries

Mapping of the current situation based on responses to the Member States survey (16 countries) and stakeholder survey (5 countries)

Situation	Nr
Patient or consumer organisations have raised the topic.	13
Providers of financial services are developing or have developed self-regulatory actions.	7
Patient or consumer organisations are or have been involved in the development of self-regulatory actions.	7
Governmental policy has been implemented.	5
The parliament has discussed the topic.	6
Governmental policy options are being explored or governmental policy is being developed.	4
The topic is being addressed in another way at national level.	5
The topic is not addressed at national level.	7

Views on national governmental actions

Views regarding the role of the national government based on responses to the MS survey (16 countries)

Situation	Nr
The government should regularly assess the existence and extent of any issues related to this topic.	6
The government should develop, implement and regularly update policies on this topic.	7
The government should address other cancer related issues first.	4
There is no need for governmental policy on this topic, as it should be addressed by self-regulatory actions of stakeholders.	-
There is no need for governmental policy on this topic, as it should be addressed at EU level.	-
There is no need for governmental policy on this topic, as evidence of unequitable access to financial products for cancer survivors does not exist.	3
There is no need for governmental policy on this topic, as evidence of the effectiveness of policy on this topic does not exist.	2
There is no need for governmental policy on this topic, as it is covered by existing legislation or regulation not specifically directed at cancer survivors.	4

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Stakeholder views



 Some or strong support by representatives of the (re)insurance and financial sector

 Some or strong support by all other stakeholder groups including cancer patients or survivors, academia, healthcare org's or professionals etc

Financial products for which policy was/is being developed

Types of financial products based on the answers of 8 countries

Types of financial products	Nr
Mortgage for a first home	5
Mortgage for a second home	2
Life insurance and/or disability insurance related to a mortgage for a first home	6
Life insurance and/or disability insurance related to a mortgage for a second home	4
Loan or credit for personal use (buy a car, holiday etc)	3
Life insurance and/or disability insurance related to a loan or credit for personal use	2
General life insurance	2
(Additional) health insurance plan	3
(Individual) occupational disability insurance	4

Types of financial products	Nr
Individual) unemployment insurance	3
Private pension product	2
Funeral plan	1
Travel insurance	1
Mortgage for a business real estate	2
Life insurance and/or disability insurance related to a mortgage for a business real estate	3
Loan or credit for business	2
Life insurance and/or disability insurance related to a loan or credit for business	2
Other	1

Views regarding EU level action

Views on potential actions that may be taken at EU level based on the responses from 13 countries

Type of potential action	Countries strongly support this action	Countries support this action to some extent	Countries do not support this action	No opinion
Increase awareness about equitable access to financial products for cancer survivors in MS	5	7	1	
Support the exchange of practices and experiences across MS	7	5	1	
Support MS in the implementation of non-legislative policy on the topic	3	6	2	2
Support MS in the implementation of legislation on the topic	4	6	3	1
Support MS by establishing an EU level body that synthesises and regularly updates relevant (scientific) evidence	6	3	4	
Develop an EU level code of conduct (a set of common rules) on the topic	5	4	4	1
Develop other non-legislative EU level policy on the topic	3	7	2	2
Develop EU level legislation on the topic	4	3	4	2

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Develop an EU level code of conduct (a set of common rules) on the topic	5	4	4	1
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Views on whom to involve in development of EU level action

Views on potential actions that may be taken at EU level based on the responses from 15 country delegates

Type of potential action	Should be involved	May be involved	Should not be involved	No opinion
Representatives of cancer survivors or cancer patients	14	1		1
General patient or consumer organisations	8	6		1
Insurance representatives	9	5		1
Representatives of banks/lenders	6	8		1
Representatives of other providers of financial products or services	4	10		1
Representatives of healthcare professionals	9	4	1	1
Researchers in oncology / survivorship	11	2	1	1
National policy makers	11	3		1
EU policy makers	10	3		2

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Views on financial products to address in EU level action

Views on potential actions that may be taken at EU level based on the responses from 13 country delegates

Type of potential action	Should / may be addressed
Mortgage for a first home	8
Mortgage for a second home	5
Life insurance and/or disability insurance related to a mortgage for a first home	9
Life insurance and/or disability insurance related to a mortgage for a second home	5
Loan or credit for personal use (buy a car, holiday etc)	5
Life insurance and/or disability insurance related to a loan or credit for personal use	6
General life insurance	5
(Additional) health insurance plan	6
(Individual) occupational disability insurance	7

Type of potential action	Should / may be addressed
(Individual) unemployment insurance	8
Private pension product	5
Funeral plan	4
Travel insurance	4
Mortgage for a business real estate	5
Life insurance and/or disability insurance related to a mortgage for a business real estate	7
Loan or credit for business	5
Life insurance and/or disability insurance related to a loan or credit for business	6

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Overarching observations

- Different views among stakeholder groups on the interpretation of differentiation between people with a cancer history and others: discrimination vs risk assessment.
- Country level variation / fragmentation in part related to country level factors such as national insurance and social security markets, pension systems and banking sectors.
- Currently lack of access to and use of transparent and accurate data for risk calculations: national registries and central databases can help, next to a role for the EU in providing syntheses and updates of scientific evidence, also to be used for risk calculations.
- Lessons to be learned from provisions in Belgium, France, Luxembourg, the Netherlands, Portugal and Italy as these can shed more light on potential EU level or national actions.

Concluding remarks

- Most responding Member States and stakeholders positive with respect to a further exploration of EU level action to support access to financial products.
- Specifically positive with respect to the exchange of practices and experiences across Member States and to increasing awareness about equitable access to financial products for cancer survivors
- Also support from a majority of MS and stakeholders on the development of an EU level Code of Conduct, but stakeholders from the insurance sector may have a more narrow interpretation of such a Code, namely as a way to provide transparency about how the current rules should be interpreted.



Thank you for your attention
On behalf of the EUHealthSupport consortium

Questions / comments? Please send them to
contact@euhealthsupport.eu