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DATA REVEALS HIGH LEVEL OF BREAST CANCER RELATED CLAIMS IN SA

03 October 2014: Claims data from the Professional Provident Society of South Africa (PPS) – the financial services provider focused on graduate professionals – has revealed that 75% of dread disease claims for women are cancer related, with 70% of these claims being for breast cancer.

This is according to Dr Dominique Stott, Business Development Executive at PPS, who says that it is becoming increasingly important for South African women to not only partake in regular checkups from a young age, but to also protect themselves and their dependents from financial difficulties in the event of contracting breast cancer.

She says that a woman is never too young to take out dread disease cover, especially when they are still young and healthy. “Once there is a health change it becomes difficult or impossible to get the required cover.”

“A woman’s risk of breast cancer approximately doubles if she has a first degree relative (mother, sister or daughter) who is diagnosed with it. Although breast cancer is the second most common cancer amongst South African women, only about 5% of breast cancers are directly linked to genetic mutation, such as the BRCA1 or 2 genes,” explains Dr Stott.

She adds that women are becoming more financially independent and are increasingly emerging as the main breadwinner in some households. “As a result, it is imperative these women have their own set of medical benefits in place, especially if they have dependents they care for.”

Although dread disease cover is not intended as a replacement for a medical aid, there may be a deficit between medical aid coverage and the cost of any additional counseling or cosmetic procedures to lessen the psychological impact, towards which dread disease benefits can contribute, says Dr Stott.

“Early detection really is one of the most crucial aspects in breast cancer cases. The survival rate for stage I breast cancer is 95% - 100%, over a five year survival period. The survival rate steadily diminishes to 86% for stage II, 57% for stage III, and just 20% for stage IV. At these later stages, the additional benefits paid from dread disease cover can be critical in covering any necessary lifestyle changes.”

Dr Stott says that while all women are at risk of developing breast cancer, there are certain factors that may increase the likelihood of contracting the disease. "The possibility of developing breast cancer increases as a woman gets older, especially after the age of 55 if; there is a family history of the disease, they have already had breast cancer in one breast or they have dense breast tissue. In addition, the risks of developing cancer are less amongst African women than white women."

It is advisable for all women but especially those who fall into this risk group to conduct regular check-ups and ensure they have adequate cover in place, says Dr Stott.

She also says there are lifestyle changes women can make that may help to reduce the chance of developing breast cancer such as regular exercise, reducing alcohol consumption, a low-fat diet, giving up smoking and reducing body fat if one is overweight. "Women who choose to breast-feed for at least several months after giving birth may also reduce their breast cancer risk."

Dr Stott points out that the most common sign of breast cancer is a new lump or mass in the breast. However, she warns that while a lump that is painless and hard with uneven edges is more likely to be cancerous, it's important to have anything unusual checked by a doctor as some cancers can be tender, soft, and rounded. "Other signs of breast cancer include swelling of all or part of the breast; skin irritation or dimpling; breast pain; nipple pain or the nipple turning inward; redness, scaliness, or thickening of the nipple or breast skin; a nipple discharge other than breast milk or a lump in the underarm area."

She says that for the majority of those who develop breast cancer, early detection is critical in treating the disease. "However, it must also be remembered that treatment can be debilitating and a dread disease policy can really help to lessen the impact on the overall lifestyle changes of the policyholder and family members," concludes Dr Stott.