



## **RELIEVING FINANCIAL WORRIES CRITICAL IN THE BATTLE AGAINST BREAST CANCER**

One in 29 South African women will be diagnosed with breast cancer during their lifetime, according to the National Cancer Registry. However, while early detection and advances in the treatment of this disease mean more women can survive than ever before, it is often with a financial burden that can take years to recover from.

This is according to Dr Dominique Stott, Business Development Executive at PPS, who says because women are becoming more financially independent and are increasingly emerging as the main breadwinner in some households, it is imperative these women have their own set of medical benefits in place.

“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.”

Dr Stott notes that while the incidence of breast cancer is on the rise globally, the overall mortality rate is steadily decreasing, especially in western countries. “The rise globally is due in part to changes in hormone profiles and reproductive choices. The fact that a diagnosis can be made earlier due to mammograms, and perhaps most importantly that treatment is proving more effective is causing the mortality rate to decrease.”

“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; if they have already had breast cancer in one breast or if they have dense breast tissue.”

“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.”

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 advises 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, 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."

"For the majority of those who develop breast cancer, early detection is critical in curing 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."