

Breast cancer related to most dread disease claims among women

Data shows that 75% of dread disease insurance claims for women are cancer related, with 70% of these claims being for breast cancer.

“Although breast cancer is the second most common cancer among all South African women after cervix cancer, only about 5% of breast cancers are directly linked to genetic mutation, such as the BRCA1 or 2 genes,” explains Dr Dominique Stott, executive: medical services and standards at Professional Provident Society of South Africa (PPS).



It's therefore becoming increasingly important for South African women to undergo regular check ups from a young age, 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 healthy. “Once there is a health change it becomes difficult or impossible to get the required cover.”

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 coverage and the cost of any additional counselling or cosmetic procedures to lessen the psychological impact, towards which dread disease benefits can contribute, says 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. Even when the cancer is detected in stage II the prognosis is excellent, which proves why early detection is vital.”

Stott says that there are certain factors that may increase the likelihood of developing the disease. “The possibility of developing breast cancer increases with age, especially after the age of 55 if there is a female family history of the disease, especially before the age of 50, the woman experiences early menarche or late menopause, or they have dense breast tissue, with more breast tissue than fatty 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 these risk groups to not only conduct regular check-ups but also ensure they have adequate insurance cover in place should they develop cancer, says Stott.

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