

# How cancer affects families — beyond the cancer itself



Cancer's physical toll is well-documented, but the mental and emotional impact on patients and their families is often overlooked. Beyond the immediate medical challenges, the psychological burden can be profound, leading to depression, anxiety and significant stress. Statistics reveal that roughly 1 in 4 cancer patients suffer from depression.<sup>1</sup> Yet returning to work is a critical determinant of cancer patients' overall quality of life. It not only provides a source of income but also signifies a triumph over the disease and a return to normalcy.<sup>2</sup> Understanding and addressing these dimensions of cancer's impact is crucial to helping your employees. Read on to learn more about the mental and emotional strains cancer can place on families, and how Aflac's cancer insurance plans can help provide essential support to both patients and their caretakers.

## Cancer's ripple effect on families

When a family member is diagnosed with cancer, the impact is felt far beyond the individual's physical health. Families may find themselves thrust into a whirlwind of emotions, from fear and anxiety to helplessness and grief and even anger. This emotional strain is compounded by the practical challenges of managing treatment schedules, caregiving responsibilities, and household and childcare duties. A quick look at popular searches such as “psychological impact of having a parent with cancer” and “how to cope when a loved one has cancer,” only highlights the need for resources to support families of cancer patients.

## The workplace as a sanctuary for cancer patients

It may sound counterintuitive, but one bright spot for many cancer patients is work. For cancer patients, returning to work after a diagnosis can help play a critical role in maintaining mental well-being. Work can provide a sense of normalcy, purpose and connection, all of which can be essential for emotional health. In fact, studies indicate that cancer patients who do not return to work after their diagnosis are more likely to experience heightened levels of depression and anxiety,<sup>3</sup> often because they feel excluded and isolated from society.

However, the journey back to work is often fraught with challenges, including managing time off for treatment and recovery. Employers can be instrumental in this aspect by offering flexible work arrangements and emotional support to ease the transition. Aflac's cancer coverage can be used to help with unexpected expenses, which can occur with local or out-of-town treatment.



## The financial stress factor

Perhaps most significantly, cancer treatment can be expensive, and the financial implications can be overwhelming. The costs of medical care, coupled with the potential loss of income due to the inability to work, may create a significant financial burden for families. And this financial stress can exacerbate mental health issues, creating a cycle of anxiety and depression that further complicates the patient's recovery.

This is where Aflac, which has a long history of supporting families affected by cancer, may be most helpful. In 1957, just two years after the company's founding, American Family Life pioneered the introduction of cancer insurance. Aflac Cancer Insurance is supplemental insurance and therefore pays cash benefits directly to the policyholder, unless otherwise assigned, to help with expenses beyond what is covered by health insurance. It can help with out-of-pocket costs associated with deductibles, copays, treatment, etc. This financial relief can help be a critical component in breaking the cycle of stress and anxiety and carving a path toward emotional stability and resilience.

Yet, Aflac didn't stop there. Decades later in 1995, Aflac began to focus its national philanthropic efforts on the treatment and cure of childhood cancer and pledged \$3 million to establish the Aflac Cancer Center at what was then Egleston Children's Hospital, now known as Children's Healthcare of Atlanta. In other words, Aflac's holistic approach to cancer is part of its DNA.

## Beyond financial aid

But while financial support is crucial, the needs of cancer patients and their families extend beyond money. That's why Aflac goes beyond financial support, helping families navigate the emotional turmoil of cancer and fostering resilience and emotional well-being through its partnership with CancerCare®. Through CancerCare, Aflac is further able to offer comprehensive support to individuals and families affected by cancer. This program provides free professional services, including counseling from licensed oncology social workers, educational workshops led by leading oncology experts and various support groups for patients and caregivers alike. Additionally, Aflac cancer policyholders have access to My Cancer Circle™, an online tool that helps caregivers organize community support, coordinate tasks like meal preparation and transportation, and lessen the burden on families dealing with cancer.

As someone in a position to support your employees, you have the opportunity to highlight how Aflac's cancer insurance plans can help be a lifeline during these challenging times. By offering added financial relief, supporting mental health initiatives and providing resources for emotional support, Aflac's plans do more than help cover medical expenses. They help families navigate the most difficult times with a bit more ease.

**Learn more about how Aflac can help protect your employees from the various impacts of Cancer [here](#) or contact your Aflac sales representative.**

1 American Cancer Society. "Depression and Cancer." Last Revised 7.25.24. [Accessed 9.2.25.](#)

2 Acta Medica. "Return to Work for Cancer Survivors: Importance and Challenges." Published 3.29.24. [Accessed 9.2.25.](#)

3 NIH.Gov. "Changes in work status after cancer diagnosis and their associations with depressive symptoms among cancer survivors: findings from the Korean longitudinal study of ageing." Published 10.14.24. [Accessed 9.2.25.](#)

**Aflac coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, Aflac coverage is underwritten by American Family Life Assurance Company of New York.**

Cancer insurance is also known as Specified-Disease Insurance in some states. Aflac Cancer Plans: B70000 series: In Delaware, Policies B70100DE, B70200DE & B70300DE. In Idaho, Policies B70100ID, B70200ID, B70300ID, B7010EPID, B7020EPID. In Oklahoma, Policies B70100OK, B70200OK, B70300OK, B7010EPOK, B7020EPOK. A75000 series: In Virginia, policies A75100VA–A75300VA.

Coverage may not be available in all states, including but not limited to DE, ID, NJ, NM, NY or VA. Benefits/premium rates may vary based on state and plan levels. Optional riders may be available at an additional cost. Policies and riders may also contain a waiting period. Refer to the exact policy and rider forms for benefit details, definitions, limitations, and exclusions.

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