

Financial Responsibility at the End of Life: Out-of-Pocket Expenditures of Cancer Patients in Europe and Policy Implications

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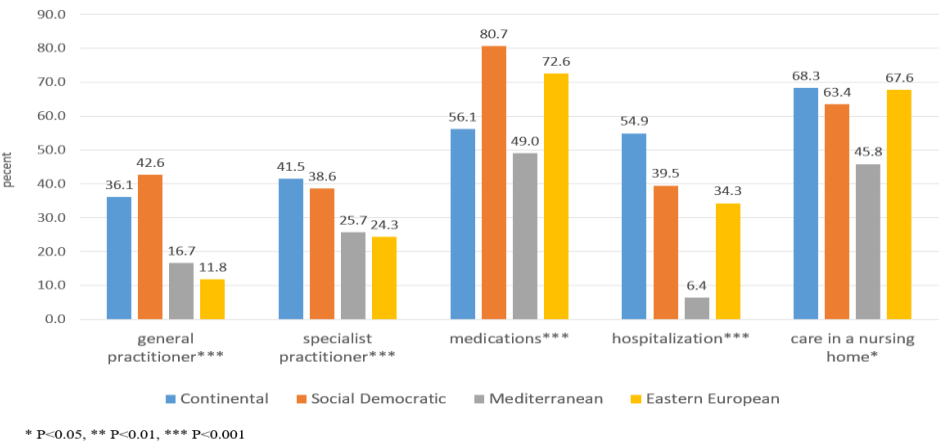
Background:

In many countries, including those with universal health insurance, cost-sharing for healthcare is prevalent, resulting in out-of-pocket expenses for cancer patients. This study aims to determine the prevalence and magnitude of **out-of-pocket expenditure** among cancer decedents in their **final year of life** and to assess whether decedents' characteristics or their country's **welfare regime** have a greater impact on out-of-pocket expenditure.

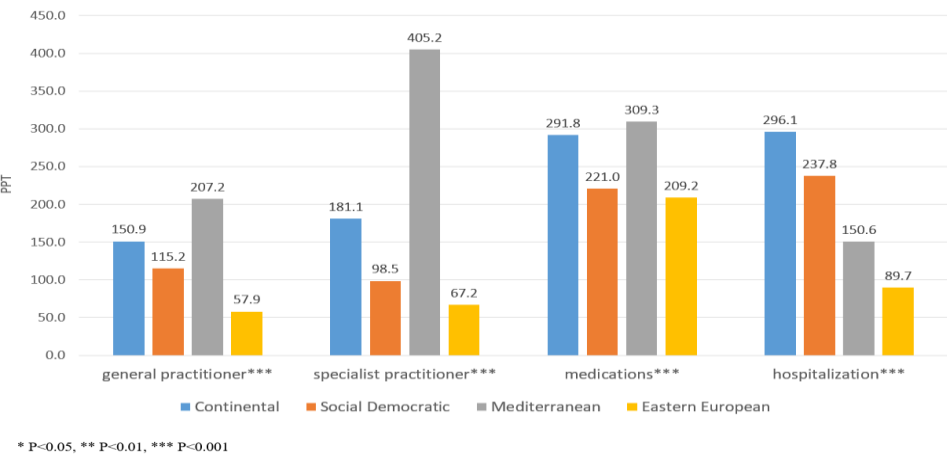
Methods:

SHARE data was analyzed for individuals aged 50 and above from seven European countries (including Israel) who passed away from cancer.

Probability of out-of-pocket expenditure on healthcare services among cancer decedents in last 12 months of life, by healthcare service and welfare regime (percent)



Total out-of-pocket expenditure on healthcare services among cancer decedents in the last 12 months of life, by healthcare service and welfare regime (expressed in Purchasing Power Parity)



Conclusions:

A country's welfare regime plays a **crucial role** in determining the generosity of its public healthcare spending and its ability to alleviate the financial burden on the households of cancer patients.