



Colorado Employer Cancer Screening Toolkit



WELCOME

The Colorado Cancer Coalition (CCC) and partners developed this Employer Cancer Screening Toolkit to offer support to Colorado employers who have identified the need to reduce the burden of cancer for their employees.

The purpose of the toolkit is to provide resources for Colorado employers to implement policy and environmental changes that promote cancer screening which will ultimately improve employee health and affect the company's bottom line. The toolkit provides information, tools, resources, and guidance to employers interested in establishing or enhancing a workplace wellness program.

The Colorado Cancer Coalition is committed to being a resource to all employers who are seeking support in building a cancer-screening friendly workplace.

This toolkit was designed to support employers as they develop or enhance their strategy aimed at building a cancer-screening friendly workplace. As you navigate through the toolkit, feel free to read the sections in any order.



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Why should your organization promote cancer screening in the workplace?



● **More sustainable health care costs**

Cancer is the main source of catastrophically high medical claims for companies and their employees¹. For every 100 employees, cancer costs employees about \$19,000 annually². A cancer diagnosis is significantly more expensive to treat when it is detected in a later stage versus an early stage. Screening employees now for a small expense will save money later with expensive treatment. With the advent of new drugs and other treatment therapies, the cost to treat cancer will continue to rise.

● **The cost of lost work time**

The employer's costs associated with lost work time—both wage replacements and other opportunity costs such as overtime, overstaffing, and lost revenues—comprise about 52% of the total costs associated with cancer (\$9,900 per 100 employees). Compared to employees without cancer, employees with a history of cancer lose the equivalent of two more workdays per year due to presenteeism, or employees working while ill².

● **Increased productivity**

A cancer diagnosis impacts many people. An employee's productivity levels would drop if they are the primary caregiver of a family member with cancer. When an employee misses work, their manager and co-workers will also be impacted as they have to take on additional responsibilities which could lead to overall decreased productivity.

1: 2019 Sun Life Stop-Loss Research Report; <https://sunlife.showpad.com/share/7SzmNmJJJs1a6msorMODZA>

2: IBI Chronic Disease Profile: Cancer; https://www.ibiweb.org/wp-content/uploads/2018/01/CDP_Cance_20140321.pdf

Build the business case to gain support from leadership



- **Where does cancer rank in your organization's highest health care spending categories?**
 - Work with your health plan to identify what percentage of your total health care spending is on cancer care.
 - Highlight industry statistics regarding cancer treatment costs.

- **Absenteeism and presenteeism**
 - If you have a known example at your organization, remind your leadership team of the negative impact that was felt when a key employee was out on leave for cancer treatment.
 - Highlight industry statistics regarding absenteeism and presenteeism costs related to cancer.

- **Potential questions that leadership may ask in response to your proposal of implementing a cancer screening initiative**
 - Does the initiative align with the current corporate wellness strategy?
 - Are there any additional costs related to the implementation and ongoing management of a cancer screening initiative (time and money)?
 - How will you measure the success of the initiative?
 - Propose a recommendation on what success will look like and gain agreement from leadership.

Employer Cancer Costs Statistics and References



BenefitNews.com: It Is Time to Incorporate Cancer Screenings Into your Wellness Program (MolsonCoors)

- A C-suite executive at Molson Coors was diagnosed with stage 4 metastatic colorectal cancer in 2016. In three years, his billed costs for that disease was upward of \$1.3 million.
- Employees between 50 and 65 years of age have the lowest screening rates for colorectal cancer screening.
- Cancer treatment costs are more than double the rate of other healthcare expenses.
- The U.S spends in excess of \$7.4 billion for treatment of colorectal cancer for people 65 and younger. For those employees diagnosed with any stage of colorectal cancer, a large percentage of costs are paid out by company-sponsored health plans despite the implementation of high-deductible health plans.

CDC's Screen Out Cancer Infographic

- The median annual state-level cancer absenteeism cost is \$115.9M.
- The median state-level days lost per year among employed cancer patients is 6.1 days.

Employer Cancer Costs Statistics and References

Integrated Benefits Institute Chronic Disease Profile: Cancer

- For every 100 employees in the workforce, cancer costs employers about \$19,000 annually.
- At any given time, about one-fourth of employees with a history of cancer are currently in treatment.
- The costs associated with lost work time both wage replacements and other opportunity costs such as overtime, overstaffing and lost revenues—comprise about 52% of the total costs associated with cancer.
- Workers with cancer are absent 3.8 more days per year than workers without cancer.
- Workers with cancer have 1.8 more days per year of low productivity from working while sick than workers without cancer.

2019 Sun Life Stop-Loss Research Report

- Cancer continues to top the list as both the highest and second highest cost claim condition, accounting for 26.8% of the total stop-loss reimbursements.
- In the analysis of 2015 to 2018 data, breast cancer was the most common type of cancer and also had the highest overall spend.
- Within the top 20 highest-cost injectable drugs, 71% of the cost is related to medications used to treat cancer.
- See both “Top 10” infographics on page 6 of the report.

CEO Cancer Gold Standard: Why Should Leaders Care About Cancer

- The cost of cancer care is rising. The anticipated cost in 2020 is \$173B, a 39% increase compared to 2010.

Employer Cancer Costs Statistics and References

Kentucky Cancer Program: Colon Cancer Prevention is Good Business

- The financial costs of colon cancer totaled \$16B nationwide in 2016, and this cost goes up by \$10.7 billion when you include losses of time and economic productivity.
- When an employee develops colon cancer, the typical medical claim cost is \$2,360 per month. Compare this with \$7.50 per month—the typical cost per employee of a cancer awareness program in the workplace.
- Overall, an employer will save \$896 per year for each employee with colon cancer if the cancer is diagnosed early through screening.

Genentech Perspectives on Employer Considerations in Cancer

- Cancer is the leading cause of long-term disability (LTD) for employers in the United States.
- According to the National Business Coalition on Health, employees with cancer incur more than 33 million disability days per year.
- Total annual estimated lost productivity cost to employers for full-time employed caregivers is approximately \$33.6 billion.
- Many employees are now working past typical retirement age when cancer has a greater chance of being diagnosed.
- Although less than 1% of the commercially insured population develop cancer, they annually account for about 10% of employers' medical claim costs.

The Community Guide: Putting the Community Guide to Work at Workplaces: Partnering to Reach Employers

- Lost workdays and lower worker productivity linked to personal and family health problems cost employers an estimated \$1,685 per employee per year or \$225.8 billion annually.
- A healthy workforce is more productive, uses fewer healthcare resources, is absent less often, and thereby reduces organizational costs.

Employer Cancer Costs Statistics and References

Northeast Business Group on Health: Cancer and the Workplace: The Employer Perspective

- Costs for cancer care are growing at twice the rate of costs for other healthcare expenses.
- While the medical costs of cancer care are high—cancer treatment accounts for 12% of total medical costs for employers in the US, though only 1% of claims—direct costs are actually outweighed by the indirect costs resulting from lost productivity.
- Total cancer-related costs for employers were \$264 billion in 2010, with \$125 billion spent in direct medical costs and \$139 billion accrued in indirect costs.

CorporateWellnessMagazine.com: A New Wellness Intervention that Can Increase Cancer Screening Rates for Employers

- The cost of treatment in the last year of life for cancer patients under the age of 65 who die of breast, cervical, prostate or colorectal cancer ranges from \$93,000 to \$129,000.
- The CEO Roundtable on Cancer reports that companies spend on average \$3,000 in direct annual medical costs for employees without cancer vs. \$16,000 for those with cancer.
- The National Business Group on Health states that the cost of cancer treatment is typically among the top three most costly conditions representing on average 12% of total medical expenses.
- The cost of late-stage cancer care is also rising. The cost of early diagnosis of colon cancer is about \$30,000. In contrast, the treatment cost for delayed diagnosis can cost \$120,000 or more with newer available treatment options. This is largely a result of chemotherapy costs, which increased by as much as 800% between 1996 and 2007.
- See “Midwest Case Study” for responsiveness percentages to a FIT screening program.

Review Your Health Insurance Coverage



One of the first steps to ensuring a cancer screening friendly workplace is to review the health plan coverage offered to your employees.

- Does your health plan cover the recommended breast, cervical, and colorectal cancer screening exam options?

Links to screening recommendations are included in the [Screening Guidelines section](#). There are screening guidelines from many different organizations, so make sure you understand which organization your health plan follows.

- Do employees have any financial responsibility for cancer screenings?

Yes, they can. But, removing financial barriers is a proven strategy to increase both breast and colorectal cancer screening rates. Consider eliminating or minimizing out-of-pocket expenses for cancer screenings in order to encourage employees to get recommended screenings.

- Will employees have any financial responsibility if a polyp is found during a screening colonoscopy?

If during a “screening” colonoscopy a polyp is found, the colonoscopy is reclassified as a “diagnostic” colonoscopy. In this scenario, it is possible that an employee may now have some financial responsibility for the procedure. It is important to verify the health plan coverage for this scenario, as the possibility of out-of-pocket expenses may deter an employee from obtaining a necessary screening.

Review Your Health Insurance Coverage

- **If they need a follow up colonoscopy after a positive stool-based test?**

Colonoscopy is not the only test available for colorectal cancer. There are non-invasive stool-based tests that can identify human blood in stool. Generally, there are no out of pocket expenses for a stool-based test. However, in the event of a positive stool-based test result, the next course of action is for the individual to obtain a diagnostic colonoscopy to better understand what triggered the positive stool test. It is important to know if any out of pocket expenses will be incurred for your employees for the diagnostic colonoscopy.

- **Should employees, spouses, and dependents also be covered for the recommended cancer screening exam options?**

Cancer is expensive and affects the whole family. Offering coverage of recommended screening tests to covered spouses and dependents provides the same benefits to the employer as screening the employee themselves.

- **Do you know your organization's cancer screening rates?**

Ask your health plan to routinely provide you with a scorecard that shows you how many of your employees who are eligible for recommended cancer screenings are currently compliant. It is important to consistently track your organization's screening rates because you can't improve something without first measuring it.

- **Does your health plan or wellness vendor send personal reminders to employees who are eligible and due for recommended cancer screening?**

Many health plans and wellness vendors possess the capability to send multi-modal communications reminding your employees of the importance of recommended cancer screening. Work with your health plan to build a communications strategy that aligns with your organization's cancer screening improvement goals.

Questions an employer can ask their health insurance representative or benefits consultant



- **Do they have any employer-based cancer screening initiatives?**

Could they connect you with HR professionals from other employers who are willing to share best practices from their own screening initiatives?

- **How would any cancer-screening initiative align with your current benefit design(s)?**

Additional costs to the employer or employee?

- **Can they identify your current colorectal, breast, and cervical cancer screening rates?**

Do they have the ability to identify which individual employees (and possibly dependents) are non-compliant with screening? (This information is needed if the health plan or the employer's wellness vendor(s) are going to implement initiatives that target these individuals).

How frequently can they update that information for you in the event you decide to provide ongoing updates to your organization throughout a cancer-screening initiative?

- **If the employer decides to implement an incentive for employees who obtain a recommended screening, is the health plan willing to contribute towards it?**

Some health plans see the value in preventive medicine and may be willing to reward their members for healthy behaviors.

Questions an employer can ask their health insurance representative or benefits consultant

● **Do they have any employer-based cancer screening initiatives?**

Are screening colonoscopies covered at 100%?

If during a screening colonoscopy, a polyp is identified and removed, the colonoscopy has now become diagnostic. In this scenario, will the employee have any financial responsibility for the procedure?

For the employees with a positive stool-based screening test, will they have any financial responsibility for the follow up diagnostic colonoscopy?

● **What cervical cancer screening and diagnostic services are covered?**

Are Pap tests covered at 100%?

Are HPV tests with Pap tests (cotesting) covered at 100%?

For the employees with a positive HPV or Pap test, will they have any financial responsibility for the follow up diagnostic testing?

● **What breast cancer screening and diagnostic services are covered?**

Are screening mammograms covered at 100%?

For employees with an abnormal screening mammogram result, will they have any financial responsibility for the follow up diagnostic testing?

Cancer Screening Initiatives for Employers



● Stand-alone cancer screening education and communication campaign

Through cancer-screening specific communication, remind your employees of the importance of screening.

Include language that reminds the employee to contact the health plan to learn about any potential financial responsibilities they could incur.

Develop communication aimed at motivating the employee to engage with their primary care provider about cancer screening.

Encourage them to have a conversation with their primary care provider about their family history, when they should start screening and which screening option is right for them.

Host a lunch-and-learn featuring a cancer expert from the Colorado Cancer Coalition.

Add cancer-screening communication to existing corporate wellness programs.

- Online health assessment
- Health coaching
- Host a cancer awareness event
- Employee emails and newsletters
- Benefit newsletters and mailings

● Offer on-site screening options (potentially in conjunction with an on-site biometric screening event).

- Mobile breast cancer screening.
- Employer-only event in partnership with a local health system.
- Hand out colorectal cancer stool-based tests.

● For colorectal cancer:

- Mail stool-based tests to employee's home.
- Multiple program options (opt-out, opt-in)
- FluFIT (link to more information under "Communication and Educational Resources")
- Partner with your lab partner to offer the option to pick-up a stool-based test at a lab service center while the employee is there to have blood drawn.

● Corporate policy changes aimed at making it easier to obtain a recommended cancer screening

Offer employees time-off to obtain a recommended screening



Designing a cancer screening initiative that is right for your organization



● Assess and identify

Review your organization's health insurance coverage for cancer screenings.

Ask the health plan to identify your organization's cancer screening rates.

Assess how your organization's cancer screening rates compare to national averages and identify a target goal.

Ask your health plan and existing wellness vendors what they have in place to support a cancer screening initiative.

● Obtain support from senior management

Build a business case that identifies why your organization needs a cancer screening initiative and highlight the positive financial impact.

Share any relevant financial statistics related to where cancer ranks on your organization's total healthcare spending categories.

● Design and implement

Work with your health plan, benefits consultant, and wellness vendors to identify a cancer screening initiative that aligns with your corporate strategy around employee wellness.

Plan for questions and concerns with a pre-built FAQ document.

Communicate the company's commitment to maintaining employee privacy and confidentiality.

Designing a cancer screening initiative that is right for your organization

● Design and implement (cont'd)

Clearly and simply communicate initiative specifics to employees.

- Define key terms.
- Communicate in multiple formats.
- Don't overwhelm with too much information.
- Identify important dates and timelines.
- Offer rewards and/or incentives.

Build a webpage specific to employee wellness. Don't just think of this initiative as a program, rather consider this as a tool to facilitate a cancer-screening-friendly environment.

● Communicate and keep cancer screening messaging consistent and relevant

Leverage multiple communication formats.

Personalized communication from leadership.

Have a willing employee share their own personal story on the importance of cancer screening.

Partner with community organizations to promote awareness

- Local healthcare providers
- Local government entities
- Civic organizations (YMCA, United Way, Lion's Club)
- Other partners (Colorado Cancer Coalition, American Cancer Society, Fight CRC, Colorectal Cancer Alliance)

● Evaluate outcomes

Don't just wait until the initiative comes to an end, evaluate outcomes throughout the initiative and publicize the organization's progress so it serves as a reminder to those who have yet to complete their recommended screenings.

Listen to feedback as it may help shape the design of future communication.

● Reward and share successes

- Provide the promised incentive(s) to the employees who completed their recommended cancer screenings.
- Ask for willing employees to share their individual success stories.
- Publicize and celebrate your organization's progress.

Incentivize programs to motivate employees to get screened



● Offer paid time off outside of existing paid time off to obtain a cancer screening

- Provide half day (four hours).
- Provide a full day (eight hours).
- If required and possible, provide a full day for more invasive screening options (i.e. colonoscopy may require a full day off).
- Offer half a day off to help an insured dependent obtain an invasive cancer screening (i.e. drive a spouse to and from a colonoscopy).

● Offer incentives after completion of a screening:

- Add money to an employee's health savings account (HSA) after they get screened.
- Get entered into a contest.
- Receive a gift card.
- The employer makes a donation to a cancer-specific charity on behalf of the employee. Potentially offer a shortlist of charities and allow the employee to pick.

Learn more on this topic with the following resources from the Colorado Cancer Coalition:
[Offering Paid Time Off For Cancer Screenings](#)
[Developing A Paid Leave Policy For Cancer Screenings](#)

Employee Communications and Resources



● On site communication and education

- **Annual benefit meetings:** Share the organization's cancer-specific screening rates along with a target improvement goal. Have an insurance representative onsite to help employees understand screening coverage.
- **Share recommended cancer screening information during on-site wellness events.**
- **Cancer education available around the office or within an on-site clinic:** brochures, posters, video-board scrolls, table tents.
- **Cancer Awareness Month** flyers, posters, and brochures.

● Electronic communication (video, email, podcast, employee newsletter)

- Cancer screening initiative webpage
- Message from the CEO (and/or other notable leaders) about why cancer screening is important to them.
- Announce contests and events related to Cancer Awareness Month. For example, Colorectal Cancer Dress in Blue Day picture contest

● Other communication methods

- Ensure health risk assessments (HRA) address the need for age-appropriate recommended cancer screenings .
- On-site or telephonic health coaching available to discuss cancer risk factors and screening options.
- Offer lunch-and-earn workshops to address cancer topics.
- Health plan sends reminders for recommended cancer screenings to age-eligible employees: text message, postcard, mail, interactive voice response (IVR) phone call.

Example letters/emails from CEO to employees



Example 1 - Implementing new screening policies (CRC)

Dear Colleagues,

The month of March is upon us and this year, [insert company name] is partnering with the Colorado Cancer Coalition to promote Colorectal Cancer Awareness Month.

Colorectal cancer (CRC) is the second-leading cause of cancer deaths in the U.S. and Colorado. When CRC is found at an early stage before it has spread, the five-year relative survival rate is about 90%. But only about four out of ten colorectal cancers are found at this early stage.

Unfortunately, about one in three people in the U.S. who should get tested for colorectal cancer have ever been screened. This might be because they don't know that regular testing could save their lives from this disease, or it could be due to things like cost and health insurance coverage issues.

[insert company name] is committed to eliminating the barriers that are preventing our employees from making CRC screening a priority. Therefore, the following initiatives for screening eligible employees and dependents on the company's health plan will become official company policy beginning [insert date]:

All co-pays and out-of-pocket costs related to CRC screening are waived.
If necessary, the company will provide one day of PTO to allow for CRC screening.
At the end of the year, all screening compliant employees will receive \$100 in their HSA.

HR will provide additional details on these initiatives in future communication.

The health and wellbeing of our employees will always be our top priority because, without you, we cannot execute on our mission to [insert company mission statement] serve our customers.

-CEO

Example letters/emails from CEO to employees



Example 2 - Implementing new screening policies (Breast Cancer)

Dear Colleagues,

The month of October is upon us and this year, [insert company name] is partnering with the Colorado Cancer Coalition to promote Breast Cancer Awareness Month.

Breast cancer is one of the leading causes of cancer death among women and is most easily and successfully treated when found in its early stages. Despite the fact that mammograms have the ability to find cancer years before it can be felt or women have symptoms, Colorado ranks near the bottom of the nation in the number of women who get the recommended screenings.

[insert company name] is committed to eliminating the barriers that are preventing our employees from making breast cancer screening a priority. Therefore, the following initiatives for screening eligible employees and dependents on the company's health plan will become official company policy beginning October 1:

All co-pays and out-of-pocket costs related to breast cancer screening are waived. If necessary, the company will provide one day of PTO to allow for screening. At the end of the year, all screening compliant employees will receive \$100 in their HSA.

HR will provide additional details on these initiatives in future communication.

The health and wellbeing of our employees will always be our top priority because, without you, we cannot execute on our mission to [insert company mission statement] serve our customers.

-CEO

Recommended Cancer Screening Guidelines



Breast Cancer Screening Guidelines Table (CDC):

- United States Preventive Services Task Force (USPSTF)
- American Cancer Society (ACS)
- American College of OBGYN (ACOG)
- International Agency for Research on Cancer
- American College of Radiology
- American College of Physicians
- American Academy of Family Physicians

Breast Cancer Screening Guidelines Table (Imaging Technology News)

Cervical Cancer Screening Guidelines Table (CDC):

- American Cancer Society (ACS)
- American College of OBGYN (ACOG)
- Society of Gynecologic Oncology (SGO) and the American Society for Colposcopy and Cervical Pathology (ASCCP)

Colorectal Cancer Screening Guidelines:

- [American Cancer Society](#)
- [United States Preventive Services Task Force \(USPSTF\)](#)
- [U.S. Multi-Society Task Force of Colorectal Cancer \(MSTF\)](#)

Lung Cancer Screening Guidelines:

- [United States Preventive Services Task Force](#)
- [American Cancer Society](#)

[Links to Additional Resources](#)

Additional Employer Resources for Cancer Screening



Employer Toolkits and Other Resources:

- [ACS: Colorado Cancer Statistics](#)
- [Maryland Department of Health: Promoting Cancer Screening in the Workplace](#)
- [Nebraska Department of Health and Human Services: Nebraska Worksite Wellness Toolkit](#)
- [South Dakota Department of Health: Workplace Wellness Toolkit](#)
- [Kentucky Cancer Program: 2020 Colorectal Cancer Toolkit](#)
[Colon Cancer Prevention is Good Business](#)
- [American Cancer Society: Insurance Coverage for Colorectal Cancer Screening](#)

Communication and Educational Resources

- [Love Your Colon: Resources for Employers](#)
- [National Colorectal Cancer Roundtable Workplace Resources:](#)
[National Colorectal Cancer Roundtable: What Can Employers Do to Advance the Shared Goal to Screen 80% of Adults Ages 50 or Older for Colon Cancer](#)
[FluFIT](#)
- [Kentucky Cancer Program: 2020 Colorectal Cancer Toolkit](#)
[Dress in Blue Day Email](#)
[Dress in Blue Day Press Release](#)
- [George Washington University: Social Media Toolkits](#)
[GWU: Colorectal Cancer Awareness Month Social Media Toolkit](#)
[GWU: Breast Cancer Awareness Month Social Media Toolkit](#)
[GWU: Cervical Cancer Awareness Month Social Media Toolkit](#)
- [FightCRC: Educational “Rack” Card](#)
- [Susan G. Komen Breast Cancer Pamphlet: Questions to Ask Your Doctor](#)
- [Colorado Cancer Coalition Awareness Month Toolkits](#)

Employer Cancer Impact Statistics and Case Studies

- [Integrated Benefits Institute Chronic Disease Profile: Cancer](#)
- [2019 Sun Life Stop-Loss Research Report](#)
- [Colorado Employers with the CEO Gold Standard Designation](#) (“The CEO Cancer Gold Standard™ is a free comprehensive workplace-based framework enabling employers to take concrete action to confront cancer among employees and their families.”)
- [BenefitNews.com: It Is Time to Incorporate Cancer Screenings Into your Wellness Program \(MolsonCoors\)](#)

Additional Employer Resources for Cancer Screening

- [Schenectady County Workers Get More Recommended Cancer Screenings After Leave Expansion](#)
- [NCCRT Employer Strategies for Success Webinar Slides](#)
[Ameren](#) (“As a result, screening rates have increased from 58 percent to 72 percent of its 8,600 co-workers in just two years.”)
[AT&T](#)
Progressive Insurance
- [New York State Department of Health Educational Materials](#)
[Developing a Paid Leave Policy for Cancer Screenings](#)
[Paid Leave: A Benefit for Employers and Employees](#)
[Offering Paid Time Off for Cancer Screenings](#)
- [The Community Guide](#) (It is a resource to help you select interventions to improve health and prevent disease in your state, community, community organization, business, healthcare organization, or school.)
[Practice What You Promote: Increasing Cancer Screening Rates Among Employees](#)
[Putting the Community Guide to Work at Workplaces: Partnering to Reach Employers](#)
- [Utah Department of Health is working with employers to provide cancer screening to help save lives and money](#)
- [CorporateWellnessMagazine.com: A New Wellness Intervention that Can Increase Cancer Screening Rates for Employers](#)
- [CDC in partnership with The University of Alabama in Huntsville and The University of South Alabama: Screening for Colorectal Cancer at the Worksite](#)

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