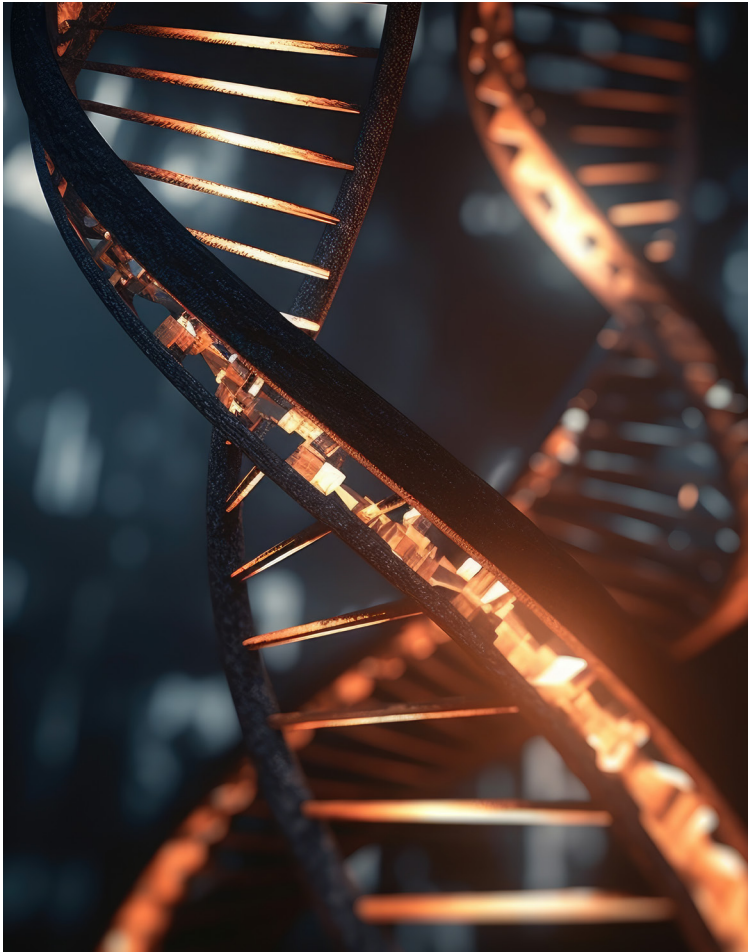


Integrating Genetics and Personalized Cancer Care Drives Opportunity for California Brokers

By Sam J. Olmstead, Providence St. Joseph Health



A Multi-Site Approach to Comprehensive Oncology Care

Stacey Ferrante, of The Center for Cancer Prevention and Treatment at St. Joseph in Orange underscored how all three of their Orange County institutions offer a broad suite of oncology services, including radiation oncology, chemotherapy, immunotherapy, outpatient palliative care, and survivorship programs. She explained, “We provide infusion therapies—chemotherapy and immunotherapy—as well as radiation oncology... We also have survivorship care here and outpatient palliative care.”

These integrated services are not isolated to a single campus. Brown clarified: “We provide the same types of care at multiple sites but leverage shared resources like Epic (electronic health records) to integrate applications and improve efficiency across Orange County and High Desert locations.”

For brokers, this distributed care approach signals an ongoing demand for products that cover both community-based and academic center treatment episodes and coordinate care transitions—a growing trend in California’s managed care environment.

Genetics and Genomics: Expanding Risk Assessment

One of the most dynamic areas, especially for group and individual coverage, is the expansion of genetic and genomic services. Brown highlighted Providence’s curated genetic panel that assesses cancer risk from moderate to very high. “We run a panel that is curated—designed by us—and it runs the list of risks from kind of moderate to very high,” she stated. “A lot of big, large panels,” she added, affirming the depth of personalization achievable today.

For insurance professionals, this signals a shift toward more active risk stratification. As genetic screening identifies at-risk individuals, demand rises for supplemental and voluntary products, including critical illness and supplemental cancer insurance, as well as for plans that incorporate proactive wellness, early detection, and navigation programs.

Advancing Cancer Care in California: Brokers Face New Opportunities in Personalized Medicine

In a rapidly evolving landscape for oncology and genetic services, California’s health and life insurance brokers are poised at the intersection of clinical innovation and client demand. A recent panel hosted the Providence Clinical Institute of Oncology offered a revealing look into how the integration of advanced genomics, targeted oncology services and personalized survivorship care is transforming patient care and creating new coverage needs and challenges for benefit consultants.

Providence’s genetic panel screens over 90 genomic variations. “We really want to make the individual come to light... by identifying individuals at high risk and making sure they receive personalized recommendations for prevention and risk management,” emphasized Sandra Brown, Senior Manager of Clinical Genetics & Genomics for Providence St. Joseph Health, Southern California.

Compliance and Privacy

With California's robust patient privacy laws (HIPAA, CCPA), integrating genomics into benefits design demands vigilance. Insurance brokers must ensure that products and services—especially those involving genetic data—adhere to strict consent and confidentiality requirements. California's genetic information nondiscrimination statutes further protect consumers and may influence underwriting and eligibility for some lines of coverage.

Palliative and Survivorship Services: Broadening the Care Continuum

Ferrante noted the growing consumer demand for survivorship and outpatient palliative care, especially in the context of value-based and patient-centered models. She explained, "We also have survivorship care here and outpatient palliative care," illustrating a best-practice that aligns with California's palliative care mandates for health plans and the trend towards whole-person, culturally attuned care delivery.

Importantly, faith-based and spiritual support is another critical touchpoint, with Ferrante highlighting, "Some [patients] want to get connected with their priests or our chaplains that we have on campus or our palliative care team." This echoes the need for benefit designs that offer flexibility and accommodate diverse patient preferences.

Product Implications and Sales Best Practices

Savvy brokers can differentiate their services by:

- **Partnering with integrated systems** that offer seamless care transitions, especially when clients require out-of-network or academic referrals.
- **Positioning supplemental and voluntary benefits** that complement core medical insurance, providing coverage for genetic testing, counseling, and targeted therapies not always covered by standard policies.
- **Promoting personalized navigation services** that help employers and employees traverse complex treatment and genetic risk management options, reducing cost and enhancing the patient experience.
- **Staying abreast of California's evolving regulations** for genetic privacy, benefit design, and mandatory coverage requirements in oncology and palliative settings.
- **Being a trusted advisor** educating clients on the effects of genetic knowledge in the underwriting of personal life, disability and LTC lines of coverage.

Providence Clinical Institute of Oncology includes The Cancer Center at Providence St. Joseph Health, The Crosson Cancer Institute at St. Jude Medical Center and The Leonard Cancer Center at Providence Mission Hospital.

For more information or to ask any questions, contact Providence SoCal Producer Services: SoCalPartner@Providence.org; (949) 408-0814

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Sam has over 15 years of experience in health benefits strategy, Sam is dedicated to expanding access to high-quality, compassionate care across Southern California. He leads initiatives that bridge the gap between healthcare providers and communities, focusing on innovative solutions to meet the evolving needs of patients.

Sources:

1. <https://www.providence.org/locations/socal/cancer-orange-county>