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Employers Mitigating Risk and Building Resilience: Response to Early-Onset Cancer

GABBY HINES, HADLY CLARK, SABRINA SPITALETTA, AND LENA FLAUM

Cancer is becoming more common among younger adults ([ages 19 to 39](#)), a trend that the scientific and medical communities are still working to fully understand. One study estimates that the global incidence of cancer in this group could rise by [31 percent by 2030](#).

Many people with cancer wish to continue working after being diagnosed for a variety of reasons, including financial stability, health-care benefits, psychosocial well-being, and a sense of purpose from work. Employers play a key role in building a network of support, and because greater than [63 percent of cancer survivors continue to work, or return to work after diagnosis](#), the need for upstream employer action is clear.

In addition, young adults without cancer are increasingly affected by this rising incidence. In particular, millennials now account for [one in four caregivers](#) in the United States, a role that can include caring for parents, relatives, or partners with cancer.

Given these insights, in August 2025, the Milken Institute [Employer Action Exchange](#) (EAE) convened 23 employers and cancer patient advocacy leaders, representing 10 industries and 601,000 employees (see Figure 1), to discuss early-onset cancer in the workplace within

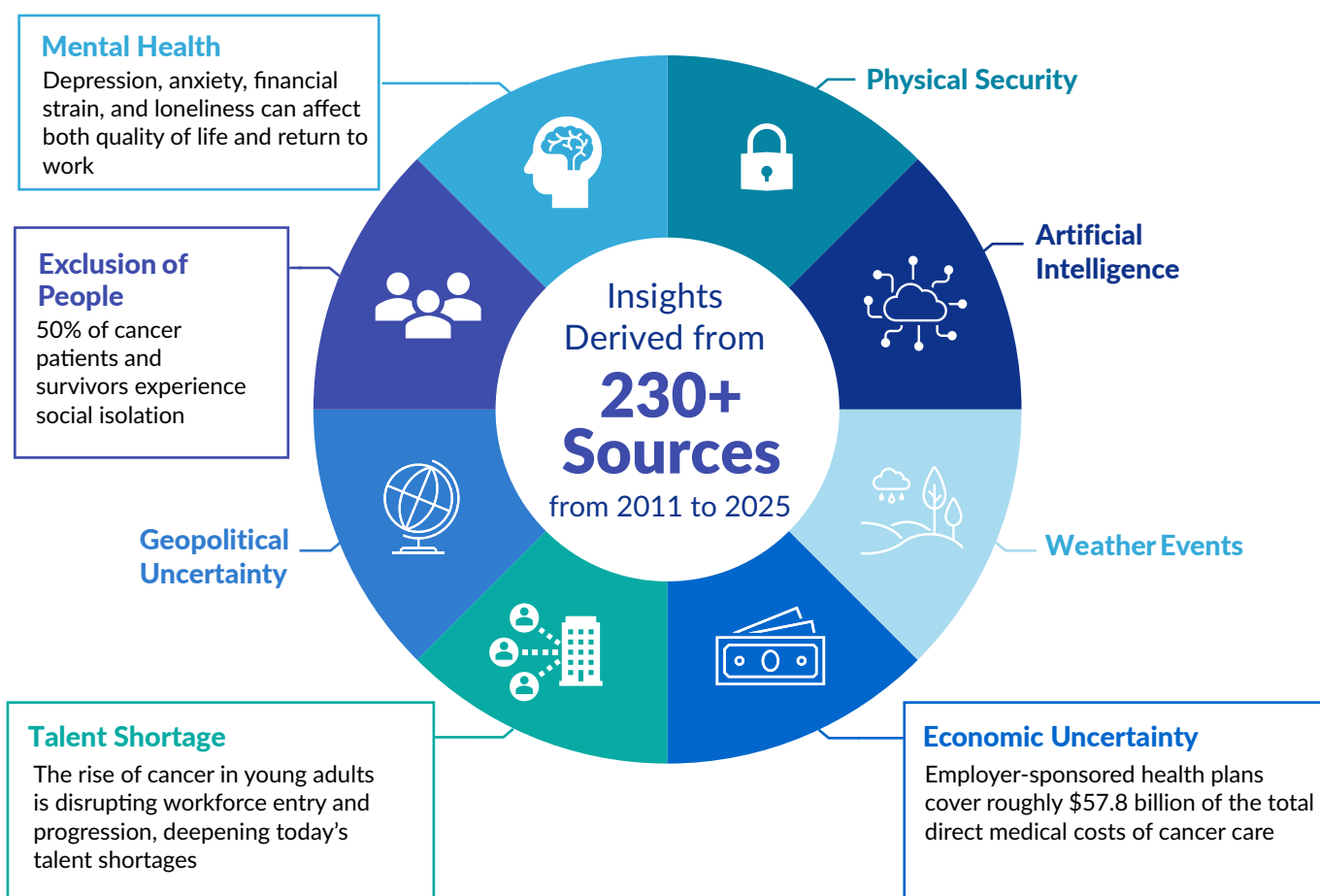
the framework of the four risks that overlap with cancer—mental health, exclusion of people, economic uncertainty, and the talent shortage (see Figure 2).

Figure 1. Overview of Employer Attendee Reach



Source: Milken Institute (2025)

Figure 2. Event Framework: Emerging and Escalating Risks for Employers



Source: Milken Institute (2025)

This brief captures three key employer priorities that emerged from the discussion, along with related insights and action steps for employers.

1. Whole-Person Health Benefits and Resources

“(…) maybe in the sense that if he needs help we (…) can help with some contacts, help in speeding up the examination at the doctors, or maybe so that he receives the best health care that can be provided.”—[Employer commenting on helping an employee navigate medical support](#)

Insights

Employers should invest in the entire continuum of cancer prevention, care, and support. Medical benefits, workplace policies, wellness programs, awareness months, and accessible screening services are essential tools for cancer risk reduction and early detection.

However, cancer’s impact travels far beyond health. Employees can face challenges related to finances, career planning, health-care system navigation, and insurance—all during a time that can already feel extremely overwhelming. Employers are positioned to reduce these burdens: offering guidance on medical costs and insurance, providing career flexibility and generous leave policies, and providing resources to help employees make informed decisions. By helping their employees navigate both care and work, organizations can create a supportive environment that enables individuals and their families to focus on what matters most—their health, recovery, and well-being.

Applying the Insights

The low primary care utilization rates in [Gen-Z and millennials](#) present a valuable opportunity for employers to help employees access [primary and secondary prevention](#) services. Employers should understand that younger adults are not neglecting primary care visits by choice or because of a lack of information. Many face [real barriers to access](#), including difficulty establishing a relationship with a primary care physician, challenges in scheduling timely appointments, and the high costs of care. [The primary care shortage and the move toward concierge, retail, and on-demand medicine exacerbate these barriers](#).

Further, because they are often at the early stages of their careers—frequently changing jobs, relocating, and earning lower salaries—younger adults often cannot access or afford consistent primary care. Employers should engage with prevention efforts and connect their employees with accessible, affordable, and convenient care.

2. Flexibility, Consistency, and Simplicity in Prevention and Return-to-Work Resources

“They were very supporting no matter what decision I made on whether I would work less hours or take time off. I wanted to pretend things wouldn’t change, but my coworker made me realize things would be different and that’s okay. That’s expected. I had trouble grasping the magnitude of my diagnosis.”—[28-year-old woman](#)

Insights

Because the global cancer incidence in working age adults is projected to [increase by 31 percent by 2030](#), employers must implement policies and programs and promote culture that prepare for the needs of the future. Cancer should not solely be an employer’s priority after someone in their organization is diagnosed. Continuous awareness, education, flexibility, and a culture of prevention are crucial to building an ecosystem of support. Further, organizational policies should be universal and implemented at the system level—rather than at the discretion of individual managers or teams.

Stigma remains one of the most prominent barriers to accessing care—especially in workplaces where perceptions of reduced performance can discourage help-seeking. Creating a strong, stigma-free culture is essential to shifting this harmful mindset.

Applying the Insights

Many employers offer whole-health initiatives, yet they remain underutilized due to complexity or lack of visibility. Employers should make resources accessible and visible well before employees need to use them. When communication is clear, services are convenient, and there are fewer steps to access programs, employees are more likely to engage with employer-provided resources. Roundtable attendees spoke about the effectiveness of mobile mammography units, on-site screenings, and free or low-cost wellness programs and gym memberships. Employers can facilitate conversations with human resources, insurance providers, and vendors about process simplification.

Moreover, organizational leaders can prioritize educating managers about the importance of flex time and remote work for cancer patients as they attempt to balance work, medical appointments, physical symptoms, and their mental health. A culture of awareness, empathy, and flexibility must be woven into the fabric of an organization, both at a system and individual level.

3. Recognize the Emotions That Cancer Can Bring and Respond with Empathy

“Following my radiation and when I started working fully remotely, I had a coworker in the office who would regularly scan in documents for me since I did not have the equipment to do it at home. I apologized for being a burden, and he said it was not a problem, and he would do tasks for me.”—[53-year-old woman](#)

Insights

Cancer affects not only physical health but also emotional well-being. Receiving a diagnosis and undergoing treatment can create feelings of anxiety, fear, depression, and loneliness for both patients and caregivers. These feelings do not instantaneously disappear after treatment, and employers should recognize and be empathetic to how these feelings, in addition to the physical effects of treatment, can impact performance at work.

Roundtable attendees stressed how important it is for people to feel that others believe them when they say they experience physical, mental, or invisible pain—for both prevention and post-diagnosis. Employees’ pain should be believed, and employers must ensure that they provide flexibility for individuals to access oncological and pain management care. Cancer survivors in particular have a [high prevalence of chronic pain, which is associated with poorer mental, functional, and employment outcomes](#). Cultivating a culture of empathy and understanding is critical to properly supporting employees.

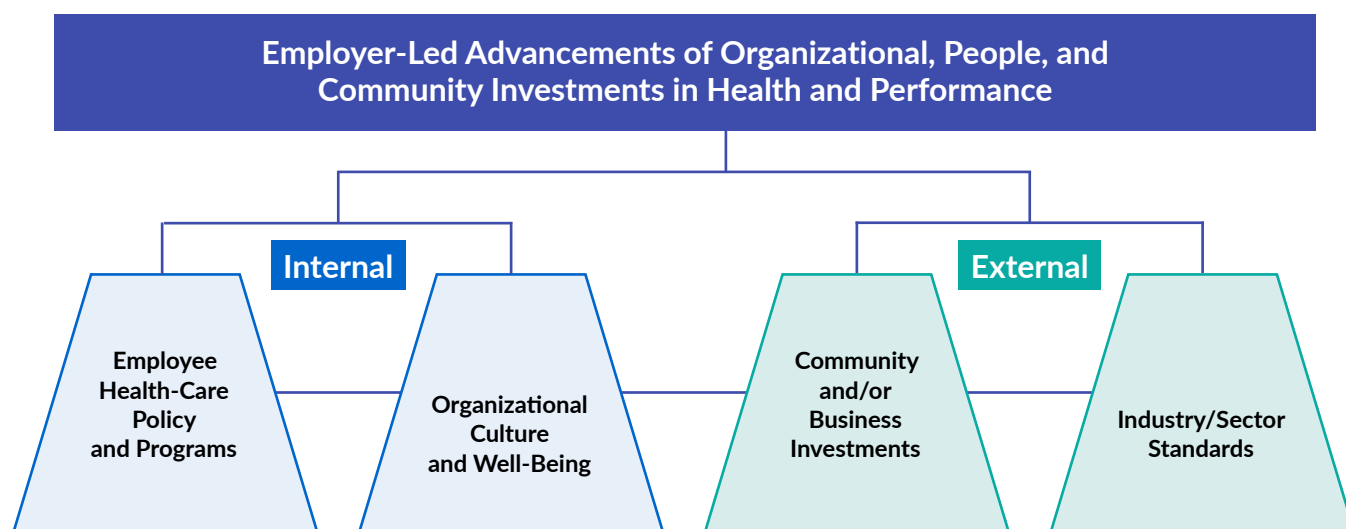
Applying the Insights

Employers can provide a network of support through whole-health programs and initiatives. Roundtable attendees discussed how employee resource groups (ERGs) focused on cancer care and/or caregiving can provide support and practical advice on resources from survivors or more experienced caregivers. ERGs create trusted spaces for one-on-one mentorships that can take the cancer conversation to a personal level and alleviate loneliness. Additionally, employers can increase cancer awareness and empathy in the workplace by engaging cancer care professionals or giving employee cancer survivors the space to share their experiences.

Action Steps for Employers

The EAE provides guidance to employers using a unique framework for catalyzing advancements in health by leveraging four key areas to create meaningful change inside and outside the workplace—health-care policy and programs, organizational culture and well-being, community and business investments, and raising industry or sector standards (see Figure 3). Organized by these four areas, the following action steps and associated examples demonstrate ways that employers can respond to and anticipate the needs of young employees diagnosed with cancer and integrate whole-person health investments for both employees and the external community.

Figure 3. Employer Action Exchange Framework



Source: Milken Institute (2025)

Real-world examples from roundtable discussants—Adam Seidner, chief medical officer, The Hartford; Rachel Nellis, executive director, Cancer and Careers; Amy Sutton, chief executive officer, CrossRoads4Hope; and Sean Khozin, chief executive officer, CEO Roundtable on Cancer—highlight successful implementation of these action steps in practice.

Employer Health-Care Policy and Programs

- **Provide additional benefits:** Offer benefits such as critical illness insurance to help cover medical expenses and treatment costs, and an Employee Assistance Program that provides a variety of support, such as mental health counseling and legal and financial assistance to support employees through end-of-life planning.
- **Ensure access to quality care:** Ensure that employees have access to quality cancer treatment, including second opinions, coordinated local care with health system partners, and cancer clinical trials.
- **Offer flexibility:** For employees diagnosed with cancer, offer flexible working arrangements or role relocation to accommodate treatment and recovery. These changes may allow the employee to remain connected and stay at work.

Employer Example: The Hartford

- As an industry leader in employee benefits, [The Hartford](#) is committed to changing the narrative that insurance must be complex. The Hartford believes that the benefits that employers carefully select for their employees should be easy to understand. By removing barriers to benefits education, The Hartford helps protect the lives and livelihoods of today's diverse, multigenerational workforce.

Resource

- [Bringing Whole-Person Health to the Workplace](#) (video from Future of Health Summit 2024)

Organizational Culture and Well-Being

- **Customize communications:** Ensure that health education and navigation, communications, and resources are sensitive to the social, economic, and cultural conditions affecting different employees.
- **Create community:** Create ERGs for both employees with cancer and their caregivers. Help establish a sense of community that can improve physical and emotional well-being.
- **Train and educate employees:** Host dedicated staff and manager trainings to ensure that employees can confidently support their coworkers impacted by cancer.

Employer Example: Cancer and Careers

- [Cancer and Careers](#) empowers and educates people with cancer to thrive in their workplace by providing expert advice, interactive tools, and educational events. Each year, Cancer and Careers helps more than 470,000 people—online, in print, and in person—by providing valuable information and resources via expert advice, interactive tools, and educational events.

Resources

- [Reimagining Workplace Resiliency Across Generations](#) (report)
- [Employers Investing in Leading with Empathy](#) (LinkedIn article)
- [Cancer and Careers Harris Poll 2024 Survey Results](#) (report)

Community and Business Investments

- **Partner with nonprofits and local organizations:** Establish partnerships with local organizations and nonprofits whose missions positively impact people with cancer, such as support groups, ride programs, and wigs/prostheses resources.
- **Promote employee volunteering and engagement:** Promote cancer awareness while engaging with the community through organizing events and encouraging employees to volunteer.
- **Invest in corporate philanthropy:** Financially support cancer research initiatives, organizations, and services that support people impacted by cancer.

Employer Example: CrossRoads4Hope

- [Crossroads4Hope](#) envisions and works toward a world where the best cancer care prioritizes the needs of the whole person and their entire family, including emotional and social well-being and practical support, regardless of who they are or where they live. Crossroads4Hope offers people diagnosed with cancer and their loved ones, at no charge, a network of resources, information, support, and professionals that are fundamental to helping people live through and beyond cancer with strength and hope.

Resource

- [The Evolution of Employers' Role in Public Health](#) (Insights article)

Industry and Sector Standards

- **Join employer commitments and accreditations for workplace wellness:** Signal to your employees and to other employers your organization's commitment to cancer prevention, support, and care.
- **Implement plans for workforce reintegration:** With better detection, prevention, and advancements in treatment, cancers are becoming survivable in the long term. Thus, employers should think upstream and establish whole-person health programs to reintegrate and support workers when they assimilate back into the workplace.
- **Be a model and advocate:** Go beyond internal programs by sharing best practices and advocating for broader workplace standards around cancer prevention, early detection, and survivor support. By collaborating with industry groups, public health organizations, and policymakers, your organization can help raise expectations for workplace wellness, inspire systemic change, and create a culture where employee health is prioritized.

Employer Example: CEO Roundtable on Cancer

- The CEO Cancer Gold Standard™ is a workplace wellness accreditation program developed by the [CEO Roundtable on Cancer](#) in 2006 that encourages and celebrates organizations committed to reducing the risk and burden of cancer among employees, families, and communities. The Gold Standard offers an evidence-based framework for organizations to provide a healthier workplace by focusing on cancer risk reduction, early detection, and high-quality care. The Gold Standard is based on the latest scientific evidence and evolves to ensure that the framework promotes the adoption of the best benefits and policies to maximize positive health outcomes for employees, families, and communities.

Resources

- [Resiliency by Design: Adopting Cancer Prevention and Care as Part of Organizational Infrastructure](#) (*Executive Insights* interview with Sean Khozin, MD, CEO of CEO Roundtable on Cancer)
- [Mitigating Risk to Maximize Business, People, and Community Resilience and Performance](#) (Employer report)
- [Employer Action Exchange: Executive Reflections on Building Resilient Businesses Through Whole-Person Health Investments](#) (Employer report)

About the Milken Institute

The Milken Institute is a nonprofit, nonpartisan global think tank focused on accelerating measurable progress on the path to a meaningful life. With a focus on financial, physical, mental, and environmental health, we bring together the best ideas and innovative resourcing to develop blueprints for tackling some of our most critical global issues through the lens of what's pressing now and what's coming next.

About Milken Institute Health

Milken Institute Health develops research and programs to advance solutions in biomedical innovation, public health, healthy aging, and food systems.

About the Milken Institute Employer Action Exchange

The Employer Action Exchange provides a trusted platform and includes expert guidance from key opinion leaders, briefings, and networking to advance customized, tangible actions on whole-person health priorities and investments. It offers a cultivated experience for employers representing diverse sectors and industries.

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