become invasive and is categorized as local, regional, or distant based on the extent of spread. (For a more detailed description of these categories, see the footnotes in the table "Five-year Relative Survival Rates (%) by Stage at Diagnosis, US, 2004-2010" on page 17.)

Clinicians use a different staging system, called TNM, for most cancers. The TNM system assesses cancer growth and spread in 3 ways: extent of the primary tumor (T), absence or presence of regional lymph node involvement (N), and absence or presence of distant metastases (M). Once the T, N, and M categories are determined, a stage of 0, I, II, III, or IV is assigned, with stage 0 being in situ, stage I being early, and stage IV being the most advanced disease. Some cancers (e.g., leukemia and lymphoma) have alternative staging systems. As the biology of cancer has become better understood, genetic features of tumors have been incorporated into treatment plans and/or stage for some cancer sites.

What Are the Costs of Cancer?
The Agency for Healthcare Research and Quality (AHRQ) estimates that the direct medical costs (total of all health care expenditures) for cancer in the US in 2011 were $88.7 billion. Half of this cost is for hospital outpatient or office-based provider visits, 35% is inpatient hospital stays, and 11% is prescription medications. These estimates are based on a set of large-scale surveys of individuals and their medical providers called the Medical Expenditure Panel Survey (MEPS), the most complete, nationally representative data on health care use and expenditures. Estimates were accessed directly from the MEPS website (meps.ahrq.gov/mepsweb/) instead of from the National Heart, Lung, and Blood Institute Fact Book, as in previous years, because an updated fact book was not available.

Lack of health insurance and other barriers prevent many Americans from receiving optimal health care. According to the US Census Bureau, approximately 48 million Americans (15.4%) were uninsured in 2012, including 1 in 3 Hispanics and almost 1 in 10 children (18 years of age or younger). Uninsured patients and those from many ethnic minority groups are substantially more likely to be diagnosed with cancer at a later stage, when treatment is often more extensive, more costly, and less successful. The Affordable Care Act (ACA) is expected to substantially reduce the number of people who are uninsured and improve the health care system for cancer patients and others with pre-existing health conditions. A recent study estimated that 20 million Americans had potentially gained insurance coverage through the ACA as of May 1, 2014, including 8 million enrollees in individual private insurance marketplace plans. However, not