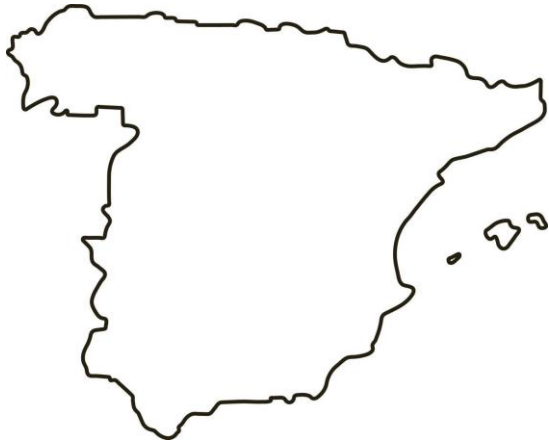


Spanish case: *work in progress*



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In 2024, cancer cases in Spain will reach **286,000** new diagnoses.



There are 2.2 million people who have overcome cancer in Spain.



“47% of young patients claim to have encountered difficulties when trying to apply for a loan; 70% when requesting death insurance and 83% when trying to take out life insurance.”

Current situation in Spain.

YES,

29
JUNE
2023

The Government **regulates this right** through a Royal Decree Law published in the Official State Gazette of immediate application.

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Spain is the **first European country** to legislate the right to be forgotten oncology **directly for 5 years from the end of treatment without subsequent relapse.**



BUT...



The new law has **many uncertainties** and **generates many doubts** for patients, companies and patient associations.



Due to the recent change of Government in Spain, **patient associations have not had the opportunity to meet with the Government.** We have expressed our doubts and concerns on various occasions, but we still do not have an answer.

What are the main doubts and comments we have?



“The policyholder of life insurance is not obliged to declare whether he or the insured has suffered from cancer once 5 years have passed since the completion of the radical treatment without subsequent relapse.”

- 1. Only for life insurance?:** Currently, yes. For other insurances you must declare having had cancer, but it cannot be considered.
- 2. Definition:** surgery?, radiation therapy?, hormone therapy?, targeted therapy?, chemotherapy?, biological agents?, immunotherapy?, bone marrow transplant?, cell or gene therapy?, clinical trials? ...
- 3. > 5 years:** And what about patients with chronic cancer who have a very high life expectancy? Ex: Chronic Myeloid Leukaemia.

What do we urgently need at first?



Understand the interpretations of the new law.

Create a **framework, structure, work committee and communication mechanisms** for patients.

Create **reference tables** for different types of cancer and an **organization between Public Administration, Companies and Patient Associations** (reference Convention Aéras)

Despite everything that remains to be done, we have already achieved many things...



1. Awareness: very important media interest since May 2023

2. Union and representation: working group with the main cancer associations and federations in Spain



3. Contact with companies: high-level meetings with the Spanish union of insurance companies (UNESPA) and important banks.

4. Consensus: we have agreed on the main most frequently asked questions and doubts with an important and international law firm.

5. At the patient's side: we have listened to and agreed on the needs with and for the patients.



***“The first step doesn't get you where you want to go,
but it gets you out of where you are”.***

We remain unstoppable!

THANK YOU

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