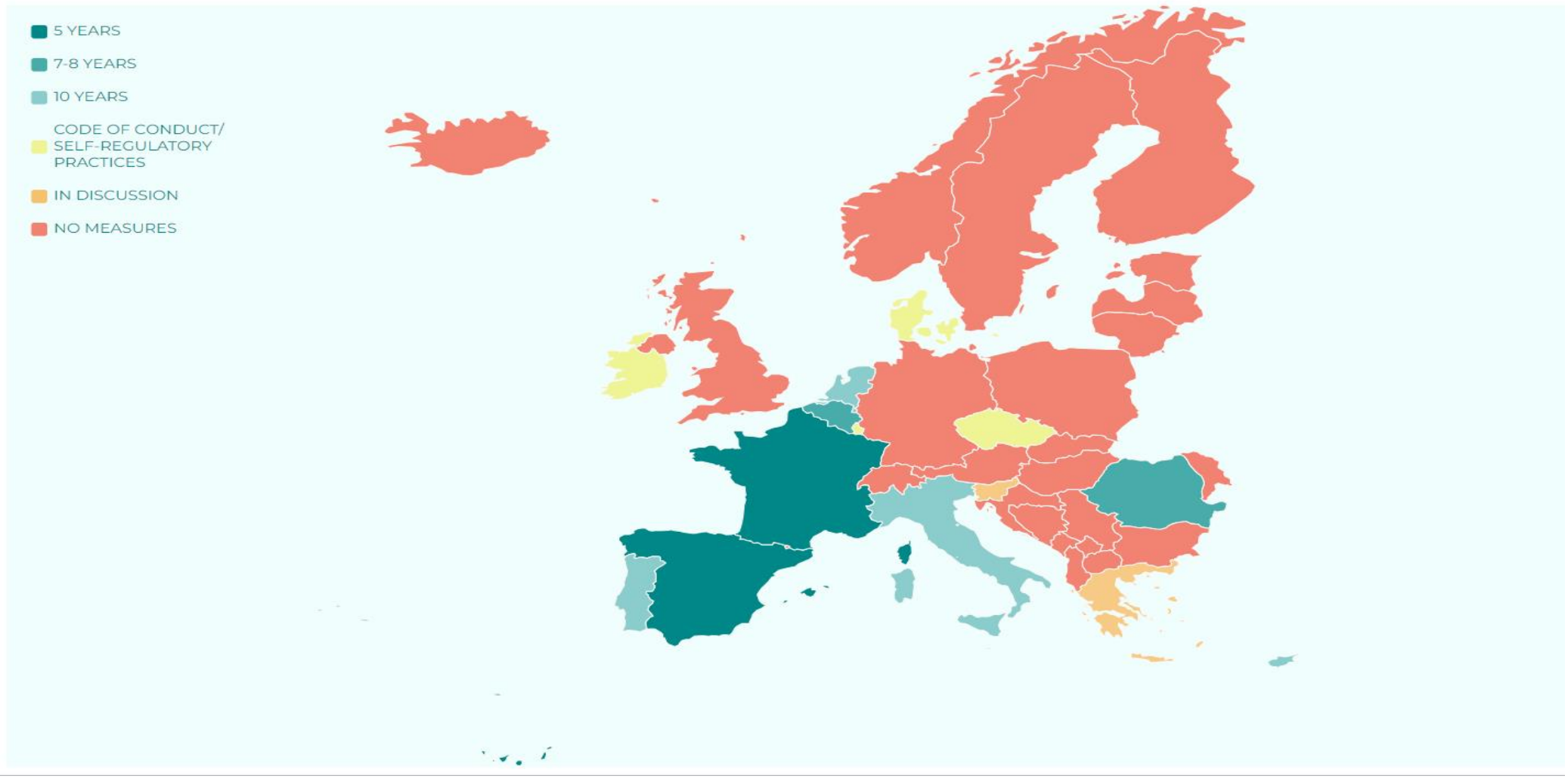


Towards an EU Legal Framework to tackle economic discrimination against cancer survivors

Grazia Scocca

Overview in Europe : National perspectives



Key-Aspects of the existing national provisions :



- Shorter terms for cancer with better prognosis;
- Shorter terms for childhood cancer survivors (>18 or >21);
- Restrictions to the amount of money to borrow;
- Financial instruments accessible.

Insights for a EU competence



Ending Financial Discrimination measures for Cancer Survivors in EU reveals cross-cutting issues and linkages

Pillar 1: Consumer Rights in the EU

Leg. Ref. TFEU: Art. 4.2(f) ; Art. 12; Art. 114. 3; Art. 169.1

CFUE: Art.38

Pillar 2: Health Promotion in the EU

Leg. Ref. TFEU: Art.6; Art.9; Art.168

CFUE: Art. 35

Pillar 3: Anti-discrimination and Fundamental Rights in the EU

Leg. Ref. TFEU: Art.10

TEU: Art.2; Art.3

CFUE: Art. 7; Art.8; Art. 21

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European Perspectives



- **Europe's Beating Cancer Plan**

- **SUPPORTING INITIATIVE**

- Address **fair access** for cancer survivors to financial services (including insurance), via a code of conduct and a reflection on long-term solutions – 2021-2023.

- **Horizon Mission on Cancer**

- RECOMMENDATION 7**

- “It is therefore recommended that countries be supported to **develop and implement policies and strategies** to help cancer survivors assert **the ‘right to be forgotten’**, counteract **discrimination** and strengthen the legal position of individuals with a family history of cancer, cancer patients, survivors and carers.”

- **The Consumer Credit Directive**

- 41a) (...)For the purpose of giving consumers who survived cancer **equal access to insurance related to credit agreements**, Member States should require that the insurance policies are **not based on health data** of consumers after a relevant period of time following the end of the consumer’s medical treatment. Such period of time determined by the Member States may not exceed a period of 15 years counting from the end of the medical treatment of the consumer (...)

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Conclusions



- Tackling financial discrimination offers an opportunity for a holistic political strategy, focused on **patient rights, quality of life, equality, and social inclusivity**.
- Its implementation fosters **continual dialogue among stakeholders**, advancing medical science, including epidemiological data. It sensitizes the private sector and promotes patient-centered agendas at both the national and EU levels.
- The European Legislator can lead initiatives to tackle financial discrimination at the EU level, leveraging existing **EU competency**.
- The upcoming **code of conduct** represents a pivotal first step, complemented by proposals for legislative frameworks inspired by member states' laws.

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THANK YOU FOR YOUR KIND ATTENTION

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