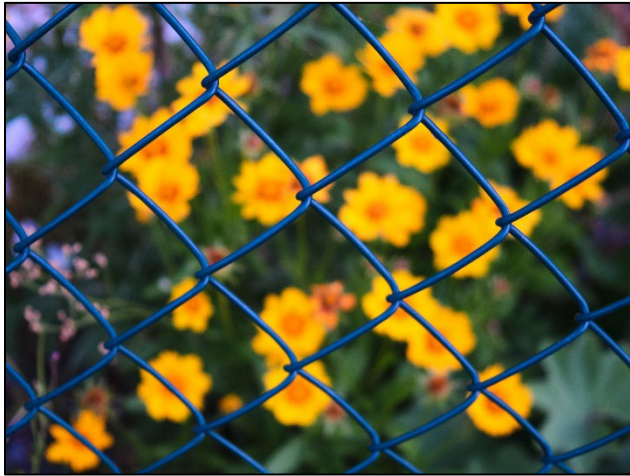


Healthcare Insurance Barriers

Application for Outpatient Coverage of Early-Stage Breast Cancer Denied



By [Ryan Pferdehirt, DBe,HEC-C](#)

February 2026

Bioethics case study on healthcare insurance coverage barriers. Bioethics category Social Justice and Underserved.

Ms. Grayson is a 44-year-old woman diagnosed with early-stage breast cancer. She recently noticed a lump in her left breast and sought care at a small community clinic, as she lives in a remote rural area without easy access to an oncologist. The clinic was unable to provide a definitive diagnosis and referred Ms. Grayson to the nearest hospital, located a little over an hour from her home.

At the hospital, she underwent a biopsy, which confirmed a cancer diagnosis. The medical team recommended immediate treatment, explaining that because the cancer was detected early, Ms. Grayson could expect a relatively straightforward course of treatment and a high likelihood of full recovery. They advised beginning outpatient treatment as soon as possible, noting that any delay could negatively affect her prognosis and overall survivability.

However, the situation became complicated. Ms. Grayson does not have medical insurance and does not reside in the same county as the hospital. The medical team provided information and assistance to help her apply for charity care, but her application was denied. Because her cancer is in an early stage and is not yet

considered an emergency, the team is currently unable to initiate treatment under existing policies.

Members of the medical team, particularly her oncologist, Dr. Saran, believe this outcome is ethically troubling. If Ms. Grayson were to begin treatment now, it would likely be relatively minor and less costly – for both her and the healthcare system. If treatment is delayed until her condition worsens and qualifies as an emergency, her health may significantly decline, requiring more invasive and expensive interventions. The team believes that all involved, including the hospital, would ultimately benefit if the hospital chose to cover the cost of her outpatient treatment now rather than wait until the situation becomes an emergency.