

[Five questions for Cathy Bradley](#)<sup>[1]</sup>

<sup>[2]</sup>

What happens if you become ill and don't have health insurance? Or perhaps you have insurance but worry that too much time away from your work could risk your employment.

Those questions pushed Cathy Bradley to examine cancer and employment, including what happens to women when they are diagnosed with breast cancer but have to work to keep their health insurance and also maintain critical treatment.

"I find health care to be a fascinating area of study, and especially the intersection with cancer because cancer is a disease where people have to make decisions. They can't ignore it like they might ignore blood pressure or other types of problems. They have to do something about it, and usually it is something pretty aggressive," said Bradley, who joined CU four years ago.

She is the Colorado School of Public Health's associate dean for research and is the deputy director of the University of Colorado Cancer Center, where she holds the Grohne Chair in Cancer Prevention and Control research.

**1. How do your two roles intersect?**

<sup>[3]</sup>

My role as deputy director of the Cancer Center is all about growing research and developing the center to be as successful as it possibly can be. Our measure of success is how well our researchers are doing regarding new discoveries and treatments and being on the cutting edge of providing state-of-the-art care. I also cultivate research in my role as the associate dean.

The School of Public Health has just gone through a strategic planning process where they set some priorities, and my job is to figure out how to achieve those priorities related to research.

Both roles are about developing research across faculty and trying to figure out activities that would help stimulate research and increase their chances of success.

Part of the Cancer Center's agenda is prevention and control, and almost all that type of research comes from the School of Public Health faculty. In that sense, the roles overlap not only in general function but with the people in cancer prevention and control. My job is to provide mentorship to junior faculty who are trying to get started or faculty who have gotten their first grant but need support in getting their next one.

In general, I'm also interested in what the school can do to make faculty more successful, whether it be training, symposia, workshops, pilot programs, seminars, or helping them prioritize what should and should not be done.

Funding is really, really tight. The pay lines are very low and faculty across the country – all of whom are very smart -- are competing for the same dollars. Researchers, however, can learn to make their applications more competitive. Faculty have to learn how to respond to reviewers, how to pitch their proposal, how to lay it out, and how to communicate more effectively.

The other thing that is harder to teach new researchers is how to ask a good research question that funders care about. If you have a really great and interesting research question that no one really cares about or there is not a funding mechanism for, it will not score very well. What we want to do is take an idea that may be fairly nascent and turn it into something competitive so researchers can get funding and do innovative things that they would not have the chance to do otherwise.

I look at it like an entrepreneurial pursuit. You have to sell your idea; your marketing plan is your proposal. I'm trying to help researchers hone their ideas and maximize their chances for success.

**2. Some of your own research focuses on health care and health insurance. What has your study discovered?**

There are two lines of research that I've pursued in my career. One is around the intersection of work and illness. I started looking at labor market outcomes of breast and prostate cancer survivors to understand the interplay of health insurance and employment-based health insurance and whether providing insurance outside of the employer would cause an exodus of sick people. I've done a lot of work in the area using quasi-experimental designs, looking at women who are insured by their own employer and women who have insurance through their spouses' employers and how their behavior differs.

I found that there is not a lot of mass exodus from jobs, but there's a whole lot less stress if you're not working to make sure you have insurance. In some of the cases I studied, people told me they would skip chemotherapy rather than risk losing their jobs, especially if their insurance also covered their family. That creates a stark choice for people who are sick, especially because cancer is an expensive disease to treat. I've studied over 2,000 breast-cancer patients and about 300 prostate cancer patients to try to understand these choices.

We want to look at the long-term implications from a policy perspective. If we provide a non-employment health insurance option, do we incentivize people to leave the workplace? Or by only having an employer-based insurance base, are we causing people to make choices that are not in their best interests?

The other area of research I've pursued is health disparities, especially those related to socio-economic disparities and health insurance. If you have a public insurance plan like Medicaid, are you susceptible to bad outcomes more so than people with private insurance when you are diagnosed with cancer? I conducted research where it looked like people with Medicaid had terrible outcomes, but when I dug deeper, I found that it was because they didn't get on Medicaid until after being diagnosed. They had long periods of being uninsured, then they were diagnosed with cancer at late stage and were treated extremely aggressively and then they died. It's not that Medicaid is killing people, it's that we have so many uninsured people and by the time they are qualified for Medicaid, it's often too late.

I looked at urban and rural differences in Colorado to see if there are differences in how people are treated and cared for depending on their insurance and where they live. Colorado has a unique situation: If you live in a rural area, you are on the other side of the mountain since our only comprehensive cancer center is on the CU Anschutz campus. It can be quite a barrier since not everyone can travel.

**3. In August, you received a nearly \$4 million grant for a project with the goal of lessening the impacts of stress on cancer caregivers who also are employed. What do you hope to achieve with this project?**

This is a collaboration with Mark Laudenslager, who is a psychologist and has an intervention for stress reduction for cancer caregivers. He and I started talking about our areas of work and decided that it would be fun to work together and apply his stress-reduction approaches and interventions to employed caregivers. It's that generation of people who are trying to work and care for their loved one and probably have other responsibilities like children or older parents and who have lots of stress in terms of keeping all the balls in the air. They are in desperate need of help.

We will apply Mark's intervention to my population of interest. I'm going to study the employment outcomes and the medical care utilization components of it while he is delivering the stress reduction intervention. He does lots of work using biomarkers and telomere length and hair cortisol, and we'll be able to measure physiologically when a person is faced with stress related to employment and caregiving.

We hope to objectively understand what employment-related stress does to an individual and identify those people who are on a bad path and help them proactively.

**4. You mentioned that you are examining the health differences between rural and urban Colorado populations. How is the Cancer Center helping state residents?**

The Cancer Center is laser-focused on Colorado and what we need to do to reduce the burden of cancer in the state. A lot of what we do is make sure our research is targeted to our citizens while also having both national and international impact.

We've expanded colorectal cancer screening and we're looking at improving the rate of HPV vaccinations. We're identifying vulnerable populations, and in Colorado, that is our Latino and rural populations, and we're making sure we have outreach efforts to them. We are starting to look more carefully at vaping behaviors and tobacco product use and trying to understand that better.

Colorado has a dichotomous population: one is the healthy, young, physically active population who we typically see running around the Front Range – and then one that is less healthy and in need of preventive care.

#### **5. What hobbies or activities do you enjoy outside of the university?**

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I'm pretty physically active. I just got back from an eight-day bike trip in Morocco. To be honest, it was an amazing trip, but it was hard. Since moving to Colorado, I've gotten into outdoor activities of hiking and cycling. Whenever I can, I like to travel; I like adventure. I was crazy for doing the Morocco trip, but I'm glad I did it. I grew up on the ocean, so I always like to make sure I visit a beach a couple times a year. I am hoping to get to South America sometime, maybe Patagonia.

[Board of Regents November meeting coverage](#)[5]

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#### **As strategic planning continues, Board of Regents explores innovations in learning and teaching**

CU's strategic planning process continues at a brisk pace, with recently revised deadlines affording more time to those at work on developing goals and metrics. The board heard an update and learned more about a key aspect of the plan, innovations in learning and teaching.

[Read more](#)[7]

#### **CU helping students minimize debt, maximize return on investment**

CU's efforts to minimize tuition and fee increases, while also providing financial aid, are helping to minimize debt among CU students, who are less likely to default on loans than those at other institutions across the state and nation.

[Read more](#)[8]

#### **CU Denver | Anschutz pursuing Hispanic-Serving Institution designation**

CU Denver | Anschutz is likely to pursue federal designation as a Hispanic-Serving Institution (HSI), a distinction that could lead to increased funding.

[Read more](#)[9]

#### **Regents roundup: Tenure list, livestreaming update, governor's budget request**

The CU Board of Regents moved a step closer to livestreaming its meetings after a presentation on technology that would enable it.

[Read more](#)[10]

[As strategic planning continues, Board of Regents explores innovations in learning and teaching](#)[7]

CU's strategic planning process continues at a brisk pace, with recently revised deadlines affording more time to those at work on developing goals and metrics.

The Board of Regents heard an update on the process during its meeting Nov. 7 at CU South Denver, where board members also learned more about a key aspect of the plan, innovations in learning and teaching.

Todd Saliman, system vice president for finance and chief financial officer, speaking as a co-chair of the strategic plan, said the first deliverables from the nine working groups – lists of key metrics and action items generation for strategic focus areas – now are due Nov. 15, rather than Nov. 1. A reconvening of the full strategic planning committee, previously set for March, now is scheduled for April.

Saliman said the [strategic planning website](#)[11] now is being used as the primary means of communication for updates to the process.

One of four strategic pillars – Access, Affordability and Student Success – includes an area of focus that the Board of Regents put in the spotlight at the meeting: innovations in learning and teaching. Multiple presentations, followed by work groups involving regents and university leadership, specifically detailed fast-evolving technology and its uses – current and future – in educating students.

Dale P. Johnson, director of adaptive learning initiatives at Arizona State University, said technology is crucial, but just one of many tools in a university's tool kit. A desire to bring more personalization to the student experience led ASU to implement [McGraw Hill's ALEKS](#)[12], a web-based, artificially intelligent assessment and learning system. The technology led to dramatic improvement in algebra completion, boosting the rate from 57% to 79%.

Closer to home, Dana Judd, assistant professor of physical therapy in the School of Medicine at the CU Anschutz Medical Campus, showed how virtual reality transports students into a virtual physical therapy clinic. The technology improves learning while also further engaging and retaining students.

"We need to acknowledge that students really want digital tools," she said. "They are surrounded by technology all the time."

CU Boulder's Peter Foltz said such technology shouldn't be viewed as a substitute for educators. Foltz is a research professor at the Institute of Cognitive Science and vice president of cognitive computing in Pearson's AI and Products Solutions. Foltz led a tech startup at CU – [WriteToLearn](#)[13], a web-based program that assesses written assignments – which was acquired by Pearson.

"Artificial Intelligence can amplify teaching and learning," he said. "Think of it as an amplifier, bringing out more good that teachers can do. ... We're really not looking at, 'How do we replace people?' But, 'How do we add tools that help people?'"

President Mark Kennedy said WriteToLearn is a good example of how tech transfer brings multiple benefits to the university.

"I would rather have other universities be using our tools than us using their tools," Kennedy said. "This can be an additional revenue stream for the university."

### [CU helping students minimize debt, maximize return on investment](#)[8]

CU's efforts to minimize tuition and fee increases, while also providing financial aid, are helping to minimize debt among CU students, who are less likely to default on loans than those at other institutions across the state and nation.

Todd Saliman, vice president and CEO of the CU system, delivered that message during the Nov. 7 Board of Regents meeting at CU South Denver, where he [detailed student aid and debt](#)[14] across the campuses.

CU students have an overall loan default rate of 3.6%, which is approximately 7 percentage points lower than the national and statewide average, Saliman reported.

He noted that systemwide, 42% of resident undergraduates took out student loans in the 2019 fiscal year. Of the

students who took out loans, the average debt for a bachelor's degree for resident and nonresident students declined from 2017 to 2018 at CU Boulder (\$28,689 to \$27,396), CU Colorado Springs (\$27,121 to \$26,082) and CU Denver (\$29,064 to \$28,257).

Saliman said the debt was on par with other state institutions such as Colorado State University, Metropolitan State University of Denver and Colorado Mesa University; it was about \$5,000 less than debt carried by Colorado School of Mines graduates.

The return on investment in a college degree remains impressive, too, Saliman said. Individuals with only a high school diploma between the ages of 25-29 average annual earnings of \$38,704, which is about \$24,000 less than those with a bachelor's degree (\$62,707). On average, someone with a bachelor's degree will earn \$1.5 million more compared to the earnings of someone without a degree over the course of a lifetime.

The average annual loan payments within 10 years of graduation is about \$3,500 for all degree earners, while salaries ranged between \$50,500 for liberal arts degrees to about \$90,000 for degrees in engineering and science, he said.

[Watch: CU Student Financial Aid](#)[15]

Regent Heidi Ganahl, R-Superior, asked that CU look further into scholarships and grants for transfer students – those who might have received first-year scholarships to attend out-of-state institutions but then returned home.

"Maybe six months earlier, all these colleges across the country were offering these large scholarships to them because they were first-year students and then they're coming back to apply as transfer students," Ganahl said. "Nothing has really changed about them as an individual, but the scholarship doesn't come through. And I think that could be one area where we can have competitive advantage is giving us the opportunity to provide scholarship assistance to transfer students."

She said transfer student enrollments have gone up 5 percentage points – from 9% to 14% - in recent years.

[View the presentation](#)[14]

[CU Denver | Anschutz pursuing Hispanic-Serving Institution designation](#)[9]

CU Denver | Anschutz is likely to pursue federal designation as a Hispanic-Serving Institution (HSI), a distinction that could lead to increased funding.

At the Board of Regents meeting Nov. 7 at CU South Denver, Roderick Nairn, provost and executive vice chancellor for academic and student affairs at CU Denver | Anschutz, said the designation is awarded to institutions with a 25% or higher full-time equivalent (FTE) Hispanic student population and other considerations.

Based on fall 2019 undergraduate enrollment, the CU Denver | Anschutz student population is 25.1% Hispanic; CU Denver alone is 25.5%.

During [his presentation](#)[16], Nairn said the U.S. Department of Education's HSI designation provides additional federal funding, which benefits the institution as a whole.

"We think that the opportunity for students, staff and faculty is worth us exploring," Nairn said. "It's an important designation."

CU Denver | Anschutz likely will apply for HSI designation when the application period opens in January – after spring enrollment numbers are in. Nairn cautioned that because the institution hasn't historically met the 25% FTE requirement, it might not qualify. The Hispanic undergraduate student population at CU Denver | Anschutz has more

than doubled since 2010, going from 1,320 (12.9%) to 2,748 (25.1%) this fall.

Regent Jack Kroll, D-Denver, noted the Hispanic population is expected to account for 36% of the Colorado workforce by 2050. The largest percentage of the anticipated 1.1 million Hispanic Coloradans will be under the age of 18, he said.

“The reality here is that we are in the midst of a massive demographic shift,” Kroll said. “This will position our institution to serve a crucial part of the workforce in Colorado.”

#### [Regents roundup: Tenure list, livestreaming update, governor's budget request](#)[10]

The CU Board of Regents moved a step closer to livestreaming its meetings after a presentation on technology that would enable it.

During its meeting Nov. 6 at CU South Denver, the board heard about [Swagit](#)[17], a technology that interacts with the [BoardDocs platform](#)[18] already in use. Its estimated annual cost is \$2,800, which would not include the cost of cameras. It would include close captioning.

“I’m not entirely convinced this is a good idea,” said Regent Chance Hill, R-Colorado Springs. “It may lead to more grandstanding.”

Regent Sue Sharkey, R-Castle Rock, said she also worries about the “grandstanding aspect,” but said the regents have a duty to conduct their business as if there were no cameras in the room.

The board will determine if it intends to livestream its meetings, then decide if Swagit is the right platform to do so. The board’s February meeting would be the earliest to be livestreamed.

In other business at the board meeting, Nov. 6-7 at CU South Denver:

Tanya Kelly-Bowry, vice president, government relations, said university leadership is closely monitoring possible changes to the state budget proposal of Gov. Jared Polis. The governor [announced his request](#)[19] four days before Colorado voters rejected Proposition CC, which would have boosted funding for CU and other higher education institutions. Earlier this week, the governor released a [roadmap to make college more affordable](#)[20], and was expected to make a formal 2020-21 budget presentation to the Joint Budget Committee on Wednesday. Kelly-Bowry said she and her government relations team are working with university leadership to determine legislative priorities for the 2020 session that begins in January.

The board authorized CU Boulder to enter into a ground lease with HRV Hotel Partners to develop an on-campus hotel and conference center on 2.95 acres straddling Grandview Avenue in the northwest corner of the main campus. The resolution passed 5-2, with Regents John Carson, R-Highlands Ranch, and Jack Kroll, D-Denver, voting no; Chair Glen Gallegos, R-Grand Junction, did not vote, and Regent Irene Griego, D-Lakewood, was not present. [Read more in CU Boulder Today](#). [21]

Two appointments with tenure were approved by the board: **Iain Boyd** and **Massimo Ruzzene**, both professors in the CU Boulder College of Engineering and Applied Science, effective Nov. 7, 2019.

The regents debated a civics education initiative, [as reported last week in CU Connections](#)[22].

#### [Faculty Council Committee Corner: LGBTQ+](#)[23]

Editor’s note: This is part of an ongoing CU Connections series in which the [Faculty Council](#)[24] highlights each of its committees and their efforts. See past installments [here](#). [25]  
[26]

The Faculty Council LGBTQ+ Committee has been charged with considering concerns of gay, lesbian, bisexual and

transgender faculty, including: (1) assessing the cultural climate of the university as it pertains to opportunities for LGBTQ+ faculty for academic advancement, productivity and appropriate compensation; (2) making recommendations for creating an academic environment that fosters the academic success of LGBTQ+ faculty; (3) working to assure fairness in the recruitment and retention of LGBTQ+ faculty; and (4) developing support networks and recommending policy to address the needs of LGBTQ+ faculty.

The committee would like to remind everyone of this year's Transgender Awareness Week (Nov. 13-19) and the Transgender Day of Remembrance/Resilience on Nov. 20. This day memorializes all transgender and nonbinary individuals killed each year due to violent transphobia, and emphasizes the strength of trans and gender-nonconforming communities of color.

Over the past several years, the LGBTQ+ Committee has advocated for and achieved inclusion of transgender-health-related services in university insurance coverage, coordinated CU's sponsorship of and representation in Denver's Pride Fest, and co-hosted multiple intersectional symposia in collaboration with the EMAC (Ethnic and Minority Affairs) Committee, [now CREE](#)[27].

This year, the committee is continuing its work on a few policy initiatives.

First, the committee will continue its work advocating for the opportunity for employees to voluntarily disclose information regarding sexual orientation and gender identity. Students have been provided the ability to disclose this information, and the committee would like employees to have the same option.

The committee also is working again this year on developing a more streamlined process for transitioning individuals to update their relevant information within all of the university's systems, and creating resources to help folks navigate the process.

Out Boulder has information regarding Transgender Awareness Week (<https://www.outboulder.org/events/taw>[28]). More information about the Transgender Day of Remembrance is available at <https://www.glaad.org/tdor>[29] and <https://www.hrc.org/campaigns/transgender-day-remembrance>[30], and about Transgender Day of Resilience at <https://www.tdor.co/>[31].

[Report highlights CU partnerships powered by donors' generosity](#)[32]  
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The University of Colorado Advancement System office's [2019 Impact Report to Donors](#)[35], titled "We're in this together," shows how essential the partnership between donors and CU is to our communities, Colorado and the world.

Published last week, "We're in this together" uses feature stories and financials reports to highlight examples of CU partnerships that are powered by philanthropy. The annual impact report is a collaborative effort among partners across CU's four campuses, the CU Foundation and CU System Advancement.

The report features the following impact stories, all of which were made possible through the incredible generosity of CU donors.

[CU Anschutz researchers and students](#)[36] are collaborating with local schools, hospitals and community organizations to study asthma and help one Colorado neighborhood breathe a little easier. A [CU Boulder graduate](#)[37] is exploring how solar flares affect our daily lives, thanks to a scholarship that helped her discover a future as a scientist and researcher. [CU Denver faculty and students](#)[38] use engineering and design to develop innovative technology that



helps improve the lives of people with disabilities. A [UCCS psychology professor](#)<sup>[39]</sup>'s innovative approach to clinical care and research about trauma is helping military veterans find hope and healing from the invisible wounds of war. The [financials section](#)<sup>[40]</sup> details important CU fundraising metrics, including gift and donor numbers, where donors direct their generosity, the performance of CU's endowment and more.

Read the whole report at [giving.cu.edu/together](https://giving.cu.edu/together)<sup>[35]</sup>.

#### [Establish an HSA today, cover your medical costs tomorrow](#)<sup>[41]</sup>

University of Colorado faculty and staff who are enrolled in CU Health Plan - High Deductible can update their Health Savings Account (HSA) contributions for 2020 or enroll in an account in the [employee portal](#)<sup>[42]</sup> from 8 a.m. Monday, Nov. 18, to 5 p.m. Friday, Dec. 6.

As the new year approaches, it's a good time to evaluate current savings strategies and make adjustments. That's one reason CU gives faculty and staff a way to save for medical expenses with an HSA. This account can be used to pay for medical expenses today, and grow your savings to pay for medical expenses in retirement. Unlike a Flexible Spending Account, there are no time constraints on using your HSA money.

#### **What is an HSA?**

Administered by Optum Bank, a Health Savings Account is a way to pay for qualified health care expenses now or in the future. HSAs offer three tax benefits: tax-free savings, tax-free growth, and tax-free spending on qualified medical expenses from today throughout your retirement.

#### **How much can I contribute?**

The IRS increased 2020 contribution limits for all HSA account holders. Those 55 or older are allowed a \$1,000 catch-up provision.

HSA contribution limits for 2020

Individual Coverage Limit - \$3,550 Individual Coverage Limit (age 55 or older) - \$4,550 Family Coverage Limit - \$7,100

Family Coverage Limit (age 55 or older) - \$8,100

Keep in mind: You may change your HSA election amount at any time.

Learn more at the [Employee Services website](#)<sup>[43]</sup>.

Have questions? Contact an Employee Services benefits professional at 303-860-4200, option 3, or [benefits@cu.edu](mailto:benefits@cu.edu)<sup>[44]</sup>.

#### [CU Anschutz, CU Boulder to expand research collaboration](#)<sup>[45]</sup>

#### [Colorado's live buffalo mascot, Ralphie V. to retire](#)<sup>[46]</sup>



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