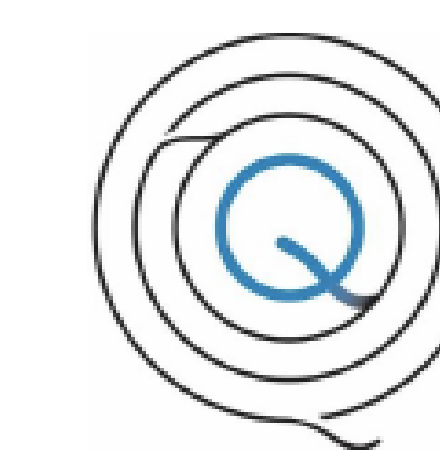


“Everything is so expensive” – Financial Experiences of Adults with Type 1 Diabetes (T1D)



DIABETES
QUALITY OF LIFE
STUDY

Baylor
College of
Medicine



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INTRODUCTION

- Annual personal healthcare costs for T1D are estimated at \$2500 (private insurance) or higher.
- The economic burden of T1D may adversely affect quality of life.
- Despite attention to high costs of insulin in the popular press, little research has examined how adults with T1D experience the financial aspects of diabetes.
- Study Aim:** to characterize perspectives of adults with T1D about diabetes-related financial issues.

METHODS

- Participants: 28 adults with T1D recruited from adult diabetes practices in Indiana (see Sample Demographics Table).
- Conducted semi-structured qualitative interviews about T1D-related quality of life, including questions about finances.
- Interviews were recorded and transcribed verbatim.
- Secondary qualitative analysis of financial-related experiences, using hybrid thematic analysis.

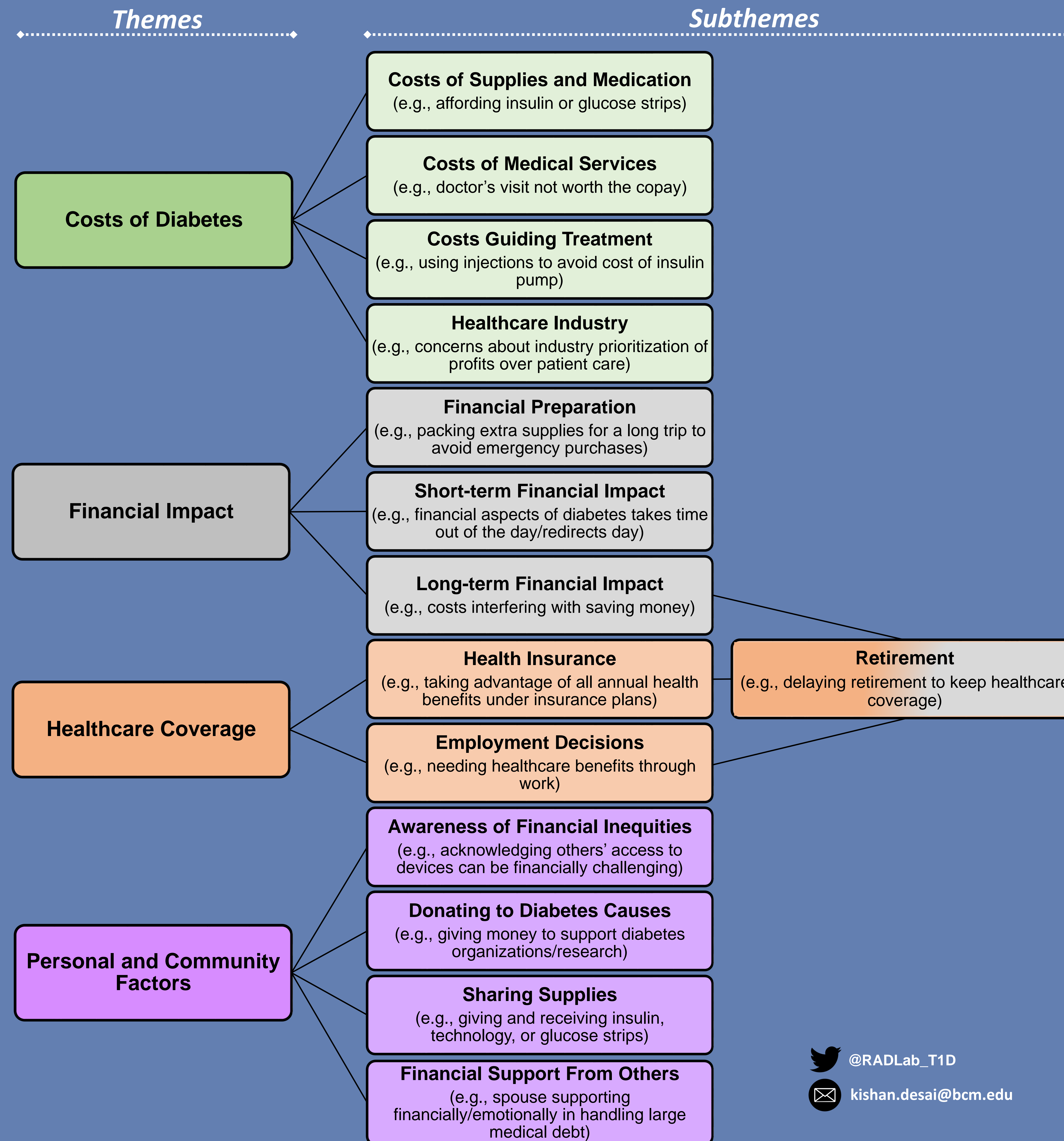
RESULTS

- Figure and interview excerpts on the right illustrate 4 themes and 14 subthemes identified through qualitative analysis.

DISCUSSION

- Perspectives on diabetes-related financial issues emerged in discussions about many domains of life (e.g., health, work, retirement, community, interpersonal relationships, etc.)
- Our sample was predominantly non-Hispanic white with private insurance. Different themes may emerge in a more ethnically and socioeconomically diverse sample.
- Greater advocacy is needed to improve access to affordable insulin, supplies, technologies, and health care.

Diabetes-related financial issues can be all-encompassing for adults with T1D.



SAMPLE DEMOGRAPHICS

Adults with T1D (n=28)	M±SD or %
Age, years. Range= 22-69	42.8 ± 15.9
Gender, Female	54%
Race/Ethnicity, Non-Hispanic White	92.8%
Insurance Status, Private or Private and Public	92.9%
Marital Status, Married or Partnered	53.5%
Pump Use	60.7%
A1c, %. Range= 5.8-11.0	7.9 ± 1.17

HIGHLIGHTED EXCERPTS

COSTS OF DIABETES

“I worry that I won’t have the funds or the money to get my supplies, especially with, nowadays, economy and the healthcare system. I worry about that.” 60 y.o. Male

FINANCIAL IMPACT

“I’ve always had this fear of not being able to afford my medication and if it would cause my future children not to be able to eat or not live the way they want and stuff. It’s kind of always hung in the back of my mind...” 27 y.o. Male

HEALTHCARE COVERAGE

“Who’s planning to retire? I need the insurance so I’m going to, because of my diabetes and my husband’s diabetes, I’m planning on working at least until I’m 65 I guess. The way it fits into my retirement is it pushes my retirement further out.” 51 y.o. Female

PERSONAL AND COMMUNITY FACTORS

“If I change meters I’ll give away my strips ‘cause they’re expensive. So, when I changed from pump to pen needles, I gave away all my insulin.” 23 y.o. Female



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Funded by The Leona M. and Harry B. Helmsley Charitable Trust (2015PG-T1D084 (PIs: Hilliard & Anderson). Complementary support from NIDDK 1K12DK097696 (PI: Anderson)

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Objective: T1D is expensive to treat, and the lifetime economic burden may adversely affect quality of life. Despite attention to high costs of insulin in the popular press, little research has examined how people with T1D experience the financial aspects of diabetes. We characterized perspectives of adults with T1D regarding diabetes-related financial issues.

Methods: Secondary analysis of qualitative data from 28 adults with T1D (*M* age= 42.8±15.9, 54% female). Semi-structured interviews were transcribed and coded using hybrid thematic analysis.

Results: We found 4 major themes (Figure). Participants discussed high Costs of Diabetes and making financially-guided treatment choices, some detrimental to health (e.g., rationing insulin). T1D-related Financial Impact interfered with spending money across life domains (e.g., retirement, family needs). Participants stressed needing employment for Healthcare Coverage to afford medical expenses and reported frustrations with poor coverage. Many described Personal & Community Factors, such as awareness of inequities and sharing T1D-related financial support (i.e., monetary, emotional, supplies).

Conclusion: The financial aspects of T1D are all-encompassing and can impact treatment choices and other dimensions of life, like retirement planning. Greater advocacy is needed to improve access to affordable insulin, supplies, technologies, and health care.

