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  – Learners must attend the full activity and complete the evaluation in order to claim continuing education credit/hours

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Diabetes Management is Expensive
- Insured
- Uninsured
- Under Insured

4

5

6
Study Objective

- Understand patient- and family-level consequences related to access to diabetes medications and supplies
Methods
• Convenience sample
• Mixed Method
  – InCharge Financial Distress/Financial Wellbeing Scale
  – Who, Why, What and When individuals engaged in off-label activity
  – Open Text Responses

N=159
22.5% Male  77.5% Female
79% Adults w/DM
Age Average 42 years
$316/person
Competing Demands for Basic Needs

Physiological
- Medications
- Food
- Clothing

Safety
- Housing
- Transportation

Forced to Ration or Forgo Diabetes Management Tools

Basics
- Ration
- Reuse

Technology
- Inability to Use
- Extended Use

Financial Impact on the Family

Interpersonal Stress
- Arguments
- Others go without

In Need of a Helping Hand
- Financially extended
- Seek support from others
Feeling a Sense of Burden

- Guilt
  - Family
  - Community
- Questioning Worthiness
  - Cheaper to die
  - Ongoing

Financial Distress + Diabetes = ⬅️ Self-Management Behaviors

- Skipping glucose checks
- Skipping medication doses
- Rationing medications

Financial Distress + Diabetes = Seeking Support to 🤖 Off-Label Access

- Trading
- Receiving Donations
- Fundraising
Trading

Donors Feel Compelled to Help

Sense of Duty  Consequences

Trading is Imperative to Stay Alive & Avoid Hospitalization

I Help You, You Help Me  Desire to Live  Try Before You Buy
Borrowing Prevents Bureaucratic Delays in Care

<table>
<thead>
<tr>
<th>Access Dimension</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accessibility</td>
<td>Location</td>
</tr>
<tr>
<td>Availability</td>
<td>Supply and Demand</td>
</tr>
<tr>
<td>Acceptability</td>
<td>Patient Perception</td>
</tr>
<tr>
<td>Affordability</td>
<td>Financial and Incidental Costs</td>
</tr>
<tr>
<td>Adequacy</td>
<td>Organization</td>
</tr>
<tr>
<td>Awareness</td>
<td>Communication and Information</td>
</tr>
<tr>
<td>Association</td>
<td>Network</td>
</tr>
</tbody>
</table>

Conclusions

• Financial distress is common and impacts relationships with self and others

• Off-label activity occurs out of desperation to stay well
So What?

• Ask patients about access
• Provide resources
• Understand influence on mental health
• Ask about off-label activity

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