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Understanding Financial Access Barriers in Diabetes: Rationing & Underground Trading

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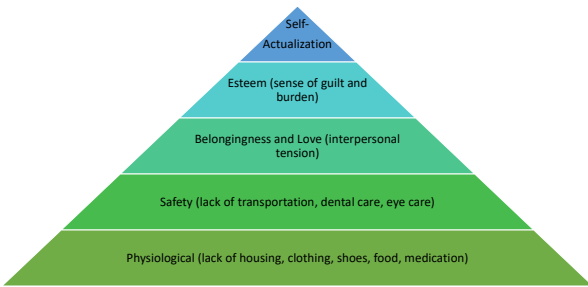
Diabetes Management is Expensive

- Insured
- Uninsured
- Under Insured

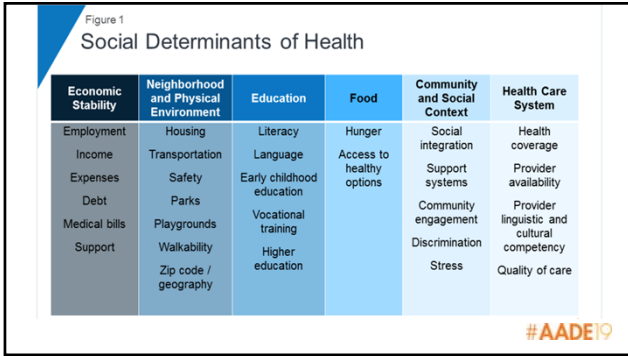


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Access Dimension	Definition
Accessibility	Location
Availability	Supply and Demand
Acceptability	Patient Perception
Affordability	Financial and Incidental Costs
Adequacy	Organization
Awareness	Communication and Information

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Study Objective

- Understand patient- and family-level consequences related to access to diabetes medications and supplies

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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

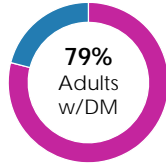
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N=159

22.5% Male  77.5% Female


Age Average
42 years



 \$316/person

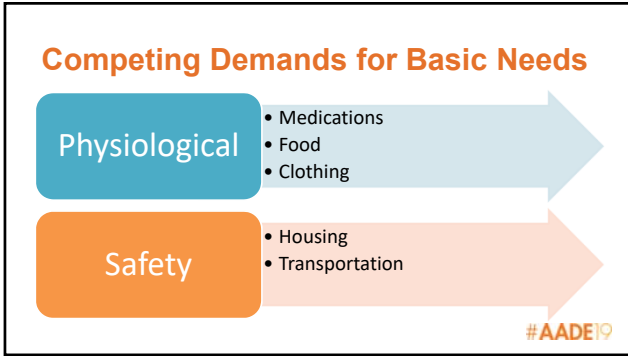
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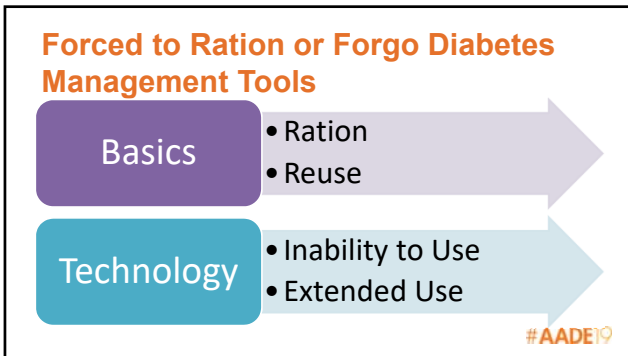


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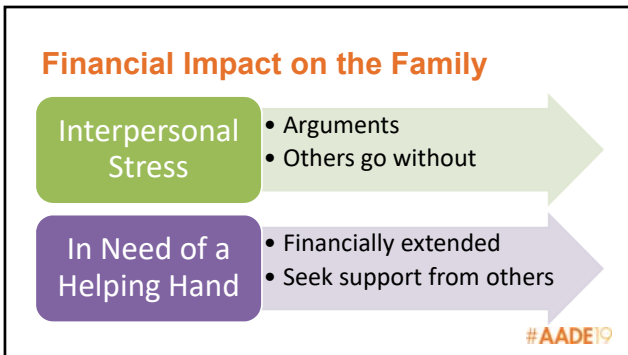
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Feeling a Sense of Burden

Guilt

- Family
- Community

Questioning Worthiness

- Cheaper to die
- Ongoing

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**Financial Distress + Diabetes =
↓ Self-Management Behaviors**



- Skipping glucose checks
- Skipping medication doses
- Rationing medications

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



- Trading
- Receiving Donations
- Fundraising

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Trading



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Donors Feel Compelled to Help

Sense of Duty

Consequences

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Trading is Imperative to Stay Alive & Avoid Hospitalization

I Help You, You Help Me

Desire to Live

Try Before You Buy

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Borrowing Prevents Bureaucratic Delays in Care

Insurance

Provider

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Access Dimension	Definition
Accessibility	Location
Availability	Supply and Demand
Acceptability	Patient Perception
Affordability	Financial and Incidental Costs
Adequacy	Organization
Awareness	Communication and Information
Association	Network

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Conclusions

- Financial distress is common and impacts relationships with self and others
- Off-label activity occurs out of desperation to stay well

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So What?

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

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The Team



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