

One in Seven Face Catastrophic Spending on Insulin

Older people with low family incomes face the greatest risk for high out-of-pocket spending relative to income

(HealthDay News) -- One of every seven people in the United States who filled an insulin prescription in 2017 and 2018 spent more than 40 percent of their post-subsistence family income on insulin alone, according to a report published in the July issue of *Health Affairs*.

Baylee F. Bakkila, from Yale University in New Haven, Connecticut, and colleagues examined out-of-pocket spending on insulin and risk factors that could contribute to the likelihood of a person experiencing catastrophic spending (defined as spending >40 percent of their post-subsistence family income on insulin alone). The analysis included data from the 2017 and 2018 Medical Expenditure Panel Surveys.

The researchers found that among Americans who use insulin, 14.1 percent reached catastrophic spending during the course of one year, representing nearly 1.2 million people. Of those who experienced catastrophic spending on insulin, almost two-thirds of patients were Medicare beneficiaries. Factors other than income, such as different types of insurance coverage, may influence catastrophic insulin spending given that catastrophic spending was 61 percent less likely among Medicaid beneficiaries than among Medicare beneficiaries.

"High insulin prices, inadequate coverage by insurance providers, and low family incomes have led many in the U.S. to experience catastrophic health spending on insulin," the authors write. "Drug manufacturers and policymakers must work to make this essential medication more affordable for those who need it."

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