

Medical service use down with deductibles in diabetes

December 16 2016



(HealthDay)—Lower-income patients with diabetes and private

insurance with a low (LD) or high deductible (HD) have reduced medical service use, according to a study published online Dec. 12 in *Diabetes Care*.

David L. Rabin, M.D., M.P.H., from the Georgetown University School of Medicine in Washington, D.C., and colleagues used the 2011 to 2013 Medical Expenditure Panel Survey to compare demographic characteristics, [medical service](#) use, [diabetes care](#), and health status among 1,461 privately-insured adult respondents with diabetes (aged 18 to 64 years) by lower and higher income and deductible versus no deductible (ND), LD, and HD.

The researchers found that privately-insured lower-income respondents with an LD reported significant decreases in service use for primary care, check-ups, and specialty visits (27, 39, and 77 percent lower, respectively) compared with those with diabetes with ND; among respondents with an HD the decreases were 42, 65, and 86 percent, respectively. Significant decreases were seen in specialty and emergency department visits for higher-income respondents with an LD (28 and 37 percent, respectively). Diabetes care measures were similar by income and insurance, and no changes were seen in physical [health status](#).

"Private insurance with a deductible substantially and problematically reduces medical service use for lower-income insured respondents with diabetes who have an HD; these patients are more likely to report forgoing needed medical services," the authors write.

More information: [Full Text \(subscription or payment may be required\)](#)

Copyright © 2016 [HealthDay](#). All rights reserved.

Citation: Medical service use down with deductibles in diabetes (2016, December 16) retrieved 27 April 2024 from <https://medicalxpress.com/news/2016-12-medical-deductibles-diabetes.html>

This document is subject to copyright. Apart from any fair dealing for the purpose of private study or research, no part may be reproduced without the written permission. The content is provided for information purposes only.