

Out-of-pocket expenses for chronic heart disease care inflict heavy financial burdens for low-income families

April 6 2018

Cumulative out-of-pocket expenses for the treatment of chronic heart disease led to significant financial burdens for low-income families, even for those with health insurance, according to preliminary research presented at the American Heart Association's Quality of Care and Outcomes Research Scientific Sessions 2018, a premier global exchange of the latest advances in quality of care and outcomes research in cardiovascular disease and stroke for researchers, healthcare professionals and policymakers.

The study focused on the effect of out-of-pocket health expenses for treating [atherosclerotic cardiovascular disease](#) on low-income families, defined as those with an income below 200 percent of the federal poverty limit. During the study period (2006-2015), that ranged from \$20,000 to \$24,250 per year for a [family](#) of four.

Atherosclerotic cardiovascular [disease](#) is a group of conditions caused by atherosclerosis—a build-up of plaque that can harden and narrow the arteries and consequently result in a heart attack, stroke or death. It's the leading cause of death, a major cause of disability and a major source of healthcare costs. The researchers defined high and catastrophic health expenses as out-of-pocket expenses of more than 20 percent and more than 40 percent of family income, respectively.

"We were surprised to find that one in ten low-income families,

including those with health insurance, bear catastrophic medical expenses for these chronic conditions," said Rohan Khera, M.D., lead author of the study and a cardiology research fellow at the University of Texas Southwestern Medical Center in Dallas. "This finding means that the quality of insurance provided to these patients does not sufficiently cover their medical expenses or it doesn't account for their financial resources."

To determine the actual out-of-pocket expenses for treatment of atherosclerotic cardiovascular disease care, the researchers used data from the Medical Expenditure Panel Survey, a nationwide study conducted to learn more about the health-care services people use, the charges for those services, and how those services are paid for.

Using data from 2006 to 2015, researchers assessed the annual inflation-adjusted out-of-pocket expenses for families with one or more members with atherosclerotic cardiovascular disease and compared this against annual family incomes. Out-of-pocket expenses included insurance premiums and deductible payments, expenses for hospitalizations and clinic visits, and prescription costs.

The researchers identified 22,521 adults over 18 with atherosclerotic cardiovascular disease, from 20,600 families in the study database. This corresponds to an annual estimated 23 million (9.9 percent) U.S. adults, and 21 million (15 percent) U.S. families, of which 39 percent were low-income.

The researchers found that one in four low-income families with a member with atherosclerotic cardiovascular disease experienced a high financial burden, and one in ten experienced a catastrophic healthcare expense, even with insurance coverage. Overall, low-income families were three times more likely to experience a significant financial burden and nine times more likely to experience catastrophic medical expenses

than middle- to high-income families.

"While more low-income families gained insurance coverage over the period of time for which we evaluated the expense data, those with insurance had high rates of out-of-pocket expenses that frequently exceeded expenses of those without [insurance](#)," Khera said. "To alleviate economic disparities, the quality of [insurance coverage](#) for [low-income families](#) must improve."

Provided by American Heart Association

Citation: Out-of-pocket expenses for chronic heart disease care inflict heavy financial burdens for low-income families (2018, April 6) retrieved 25 April 2024 from <https://medicalxpress.com/news/2018-04-out-of-pocket-expenses-chronic-heart-disease.html>

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