

IMPORTANCE OF THE OUT-OF-POCKET COST FOR ADULT PATIENTS WITH ATOPIC DERMATITIS

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Background

Few research have been dedicated to the study of the economic burden of skin disorders especially atopic dermatitis (AD).

Patient with skin disorders primarily use comfort care which are not subject to any reimbursement from mandatory or complementary insurance.

Objective

To estimate the out-of-pocket costs for patients with AD.

Methods

ECLA Study design

- Non-interventional retrospective study
- Evaluates the resonance of AD in terms of quality of life and financial consequences
- A self-reported questionnaire distributed to adult patients who were cared in four French hospital

Self-reported questionnaire

- Utilization in the past 12 months
- Amount of the resource utilization not covered by public and private health insurance in the past 12 months
- (a) Clothing; (b) Dressing and bandages; (c) Emollients; (d) Hygiene products; (e) Sun protection; (f) Food supplements

AD severity

- Stratification based on the PO-SCORAD score
- Three dimensions : affected zones, objective symptoms, subjective symptoms
- **Mild** : PO-SCORAD score ≤ 25
- **Moderate** : $25 < \text{PO-SCORAD score} < 50$
- **Severe** : PO-SCORAD ≥ 50

Out-of-pocket costs : The value of the health expenditures **not reimbursed** by mandatory health insurance and by the complementary voluntary health insurance; Plus the expenses **not considered** by the sickness funds as a medical cost (hygiene products for example)

Results

Population

- 1024 patients answered the questionnaire : 58.3% were women
- The subjects were stratified : 31.9% suffered from severe AD, 40.4% showed moderate AD and 27.6% were more mildly affected
- The sample's median age was 40 years old, significantly different between severity groups. AD was more severe in younger patients
- The active population represented 67.7%, employed subject were more numerous within severely affected patients

Resource utilization

- Emollients were the most frequently used; The amount of out-of-pocket costs associated with emollients was estimated at €154.4
- Less than a fourth of respondents used a specific clothing items but the out-of-pocket costs associated with this item remained high : €125.1
- Hygiene products were used by more than half of respondents and the out-of-pocket costs were €77.6
- All resource utilization and out-of-pocket were significantly different between severity groups

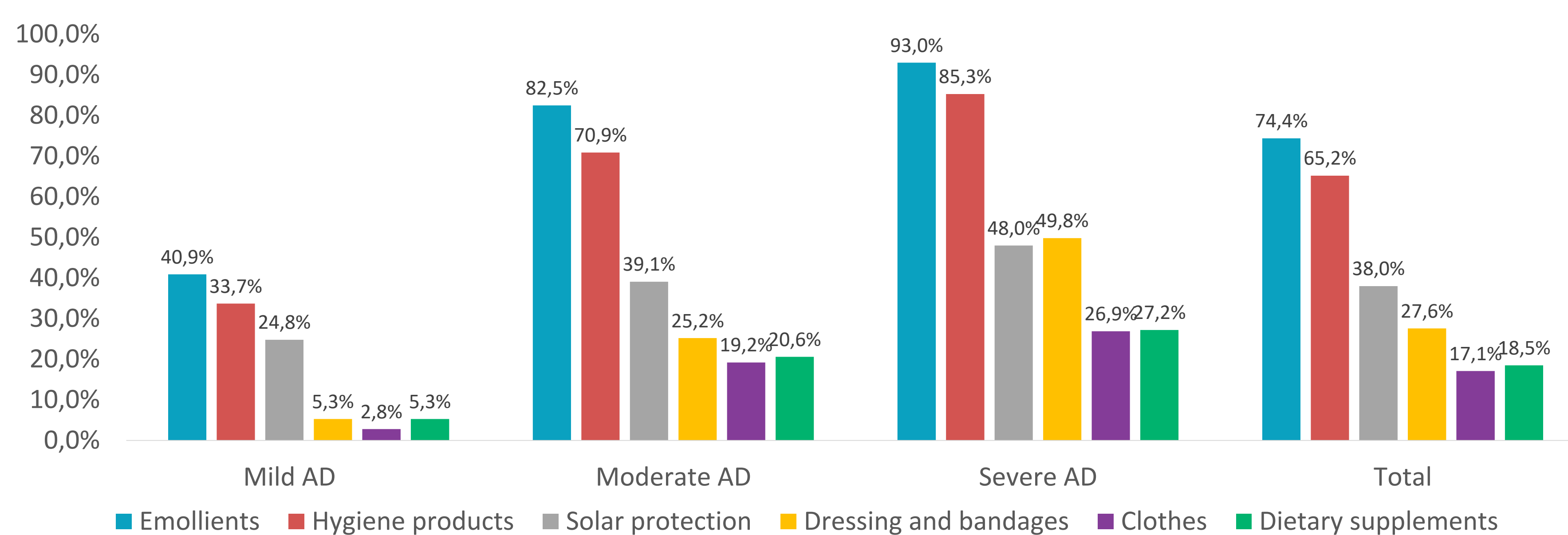


Figure 1 : Percentage of needs for each item and severity of AD

| | | Mild AD (N = 283) | Moderate AD (N = 414) | Severe AD (N = 327) | p-value | Total (N = 1024) |
|------------------|------------------|--------------------|-----------------------|-----------------------|---------|----------------------|
| Emollients | Mean (\pm SD) | 51,5 (\pm 62,9) | 93,0 (\pm 109,4) | 254,7 (\pm 1357,8) | <0,0001 | 151,4 (\pm 865,9) |
| | Mediane | 30,0 | 50,0 | 120,0 | | 65,0 |
| | Min-Max | 0-400 | 0-800 | 0-23345 | | 0-23345 |
| Hygiene products | Mean (\pm SD) | 44,2 (\pm 61,9) | 63,9 (\pm 77,8) | 103,4 (\pm 113,2) | <0,0001 | 77,6 (\pm 95,1) |
| | Mediane | 30,0 | 40,0 | 70,0 | | 50,0 |
| | Min-Max | 0-500 | 0-700 | 0-1000 | | 0-1000 |
| Clothes | Mean (\pm SD) | 43,6 (\pm 42,9) | 91,1 (\pm 111,2) | 162 (\pm 197,5) | 0,0006 | 125,1 (\pm 163,5) |
| | Mediane | 30,0 | 50,0 | 100,0 | | 65,0 |
| | Min-Max | 0-100 | 0-500 | 0-1500 | | 0-1500 |

Table 1 : Annual out-of-pocket costs estimated (€) for each item

Total out-of-pocket costs

- The total annual cost spent and not covered reported and estimated by patients increased logically based on the disease's severity
- The total annual costs spent and not reimbursed as calculated by summing the different consumption declared and estimated by the patient for each item was lower than the total annual cost estimated
- Only 21.1% of patients declared having been fully reimbursed by health insurance or another supplementary organization for the totality of medical and non-medical expenses they had incurred to treat AD; significantly different between severity groups (32.4% for mild, 21.1% for moderate and 12.6% for severe AD; $p < 0.0001$)

| | | Mild AD (N = 283) | Moderate AD (N = 414) | Severe AD (N = 327) | p-value | Total (N = 1024) |
|------------------------------|------------------|---------------------|-----------------------|-----------------------|---------|----------------------|
| Estimated total annual cost | Mean (\pm SD) | 76,6 (\pm 90,7) | 247,4 (\pm 275,1) | 462,1 (\pm 489,4) | <0,0001 | 350,5 (\pm 416,7) |
| | Mediane | 50,0 | 150,0 | 300,0 | | 200,0 |
| Calculated total annual cost | Mean (\pm SD) | 51,7 (\pm 100,0) | 197,6 (\pm 266,7) | 489,8 (\pm 1369,2) | <0,0001 | 250,6 (\pm 812,0) |
| | Mediane | 6,0 | 110,0 | 290,0 | | 110,0 |

Table 2 : Total annual out-of-pocket costs estimated or calculated (€)

Conclusion

- The amount of out-of-pocket costs for patients with AD for essential medical and non-medical expenses is relatively high. It has been shown in the literature that patient tend to underestimate their health expenditure.
- When adding this out-of-pocket costs to the average medical out-of-pocket costs of French households in the DRESS report, the out-of-pocket costs for patients affected by AD amounts to €705.8 for severe patient. This represents 5.8% of available annual income for those having the lowest income (less then €12,000/year).
- The ECLA self-reported questionnaire included comfort care used in AD which are rarely covered in the products and services reimbursed by mandatory or supplementary health insurances. Integration of these essential resources into the list of reimbursed products and services appears necessary for better care of AD.

References

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