

Health Insurance and the Financial Impact of IDDM  
in Families with an IDDM-affected Child

Thomas J. Songer<sup>1</sup>, PhD, tjs@vms.cis.pitt.edu

Ronald E. LaPorte<sup>1</sup>, PhD, rlaporte@vms.cis.pitt.edu

Judith R. Lave<sup>2</sup>, PhD, lave@vms.cis.pitt.edu

Janice S. Dorman<sup>1</sup>, PhD, jsd@vms.cis.pitt.edu

Dorothy J. Becker<sup>3</sup>, MBBCh, FCP(Paed)

1 Department of Epidemiology, Graduate School of Public Health,  
University of Pittsburgh, Pittsburgh, PA 15261 USA  
Phone: (412) 692-5200 Fax: (412) 692-8329

2 Department of Health Services Administration, Graduate School of Public  
Health, University of Pittsburgh

3 Division of Endocrinology and Metabolism, Department of Pediatrics,  
School of Medicine, University of Pittsburgh and Children's Hospital  
of Pittsburgh

Correspondence to: TJ Songer

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## **Abstract**

Objective: To examine the health insurance experience and out-of-pocket health care costs of families with an IDDM-affected child.

Research Design and Methods: A case-control study of 197 families with an IDDM child and 142 control families without IDDM children was conducted. IDDM families were identified from the Allegheny County IDDM Registry. Brothers and sisters of the parents in the IDDM families were asked to participate as controls. Health insurance coverage and the money that families spent on health care services and supplies that was not reimbursed by insurance (out-of-pocket costs) were assessed by questionnaire.

Results: No difference was found between the IDDM and control families in the percentages with or without insurance. Families with low household incomes (\$10,000-\$19,999) were at greatest risk for having no insurance. While coverages provided by private plans were similar between the IDDM and control families, many families had no reimbursement for insulin (10%), syringes (10%), or blood testing strips (30%). Out-of-pocket expenses were 56% higher in IDDM families than in the control families. Seventeen percent of the IDDM families had expenses over and above ten percent of their household income. This impact was again centered on families with low household incomes. Pre-existing illness clauses and insurance denial affected only a small proportion of the case families.

Conclusions: These data illustrate that most families with an IDDM child have health insurance, yet still incur larger out-of-pocket health care costs than do families without the presence of diabetes. IDDM families likely face a number of economic decisions regarding health insurance and the use of health care.

## **Introduction**

The impact of diabetes on persons living with the disease is wide ranging. In addition to coping with the health, disability, and social impacts of their diabetes, individuals must also contend with the economic cost of managing diabetes. Out-of-pocket health care costs are a significant concern for many persons. Recent trends indicate that the burdens of out-of-pocket health care costs are increasing (1-4), with more widespread use of copayments in standard health care coverage plans and higher premiums (1,2,5,6).

A major mediator of health care costs in the United States is health insurance. Health insurance shelters an individual from the financial impact of major medical expenses. Some population groups, though, are more vulnerable to the costs of health care than others. Children and the chronically ill are two such groups (7,8). Children with chronic illnesses may be particularly at risk for generating high out-of-pocket expenses (9,10). Many have no or poor health insurance coverage (11), while using health services extensively (12,13).

Insulin-dependent diabetes mellitus (IDDM) is a leading chronic disease of childhood. The resources needed to manage IDDM on a daily basis, particularly with intensive treatment, can be extensive and costly. Management of diabetes requires regular and frequent blood glucose testing and insulin adjustments, as well as regular contact with health care professionals. This regimen is integral for preventing both the short and long-term complications of IDDM.

In the private health insurance market, persons with chronic diseases face limits on the availability and choice of policies. One recent study suggests that individuals with IDDM are more likely to have problems obtaining health insurance than are people without IDDM (14). Even if insurance coverage is available, some medical services and supplies, such as outpatient diabetes education, insulin, syringes, and blood glucose testing supplies, may not be fully covered (15-17).

These reports describe the insurance experience for adults with diabetes. The impact among children with IDDM and their families remains relatively undefined, although these observations suggest that out-of-pocket costs could be considerable. Health insurance coverage among children, in general, has been an important political issue over the last few years (18). Reports indicate that children are more often without insurance cover than most adults in the US population (8,19,20). Moreover, children without coverage are more likely to forego immunizations and outpatient health services in some situations where treatment is indicated (18,21). These experiences are not well understood among children with IDDM. To evaluate these issues, we examined the health insurance experience and out-of-pocket costs of families with an IDDM child and families with no diabetic children.

## **Methods**

The investigation conducted was based on a case-control study of the insurance and health care costs of 339 families with and without IDDM children. Families with an IDDM child were identified from the Allegheny County IDDM Registry; a population-based listing of all newly diagnosed individuals with IDDM living in Allegheny County at the time of diagnosis from 1965 to 1985 (22). A comparison group of families with no diabetic children was identified from the family structure information of the IDDM families eligible for study.

The primary eligibility criteria for the IDDM families in this study were that the child with IDDM was listed in the Allegheny County IDDM Registry, alive, and 18 years of age or younger on April 30, 1989. Since the latest date of diagnosis for this report was 1985, all IDDM families were living with the disease for at least 3-4 years. As such, the families are likely to represent a relatively stable experience of living with IDDM. Two hundred sixty-two registrants fulfilled these criteria.

Patients were further excluded if they were participating in a clinical trial which offered free medical supplies (n=26), if they had a sibling or parent with IDDM (n=29), or if they were not living with either parent (n=9). One person with mental retardation was excluded as well. Families with more than one IDDM child were not included because of their participation in other studies at our center. Families in which either parent had IDDM were excluded because of the associations of IDDM

with insurance (14) and employment difficulties (23) among adults. There were then 197 IDDM families eligible for study.

A brother or sister of either parent in the IDDM family (the aunt or uncle of the IDDM child) and their families were asked to participate in the study as a control, provided that a) permission was granted from the IDDM family for contact, b) no one in the immediate family had diabetes, and c) they had at least one child 18 years of age or younger as of April 30, 1989. Overall, 142 comparison families met these eligibility criteria.

If more than one eligible comparison family existed, the comparison family of interest was initially selected in a random manner. However, this selection process did not work well in practice because it was discovered that a large number of case families (n=49) had no eligible controls and some families requested that we approach another brother or sister. It became apparent that there would not be a large number of control families to enroll if we relied strictly on a randomized design. Thus, the selection of a control family outside of the random criteria was permitted if an IDDM family requested it, with the aim of improving the sample size available for comparison. As such, some degree of selection bias could have been introduced. Overall, 53.3% of the control families were selected in a randomized manner.

After contact to describe the study, a consent form and questionnaire were mailed to the families. Parents in both the IDDM and comparison families were asked

to complete and return the materials. Topics covered in the questionnaire included health insurance coverage, health care use, health care costs, availability of insurance, barriers to health care, household income, and parental work history. Specific health insurance issues examined included whether the family had insurance coverage in the last year, which family members were covered, the source of the policy, the type of plan (group or individual), the cost of the plan (premium paid by the family), and reasons for not having any insurance. IDDM families were also queried about the use and coverage for diabetes supplies.

Three measures of out of pocket health care costs are examined. The first is the measure of out-of-pocket costs defined in the survey as the money that families spent on health care services and supplies that was not reimbursed by insurance. Both case and control families were asked to categorize this amount of money in \$250 intervals ranging from \$0 to more than \$2750 (in 1990 dollars).

The second measure combined reported out-of-pocket costs with the health insurance premiums paid by the family. This measure was examined because insurance premiums represent fixed costs and there was some indication that premiums were slightly higher among the IDDM families. In creating this measure, the ordinal data on out-of-pocket expenses were transformed into an average expenditure and summed with the reported premiums paid in the last year to yield an estimate of the total out-of-pocket expenses for the families. The transformation of the categorical data assumed that the expenses of the families would be evenly distributed through the dollar range reported. Estimated expenditures were then set equal to the

midpoint of the interval indicated. Reported expenses over \$2750 were conservatively set equal to \$2875; the midpoint of the \$2750-3000 interval.

A third measure examined out-of-pocket costs as a share of household income. In creating this measure, the ordinal data were again transformed into an average expenditure amount and divided by the midpoint of the household income interval. Household income was assessed in \$10,000 intervals ranging from \$0 to more than \$70,000. All three measures of out-of-pocket costs were highly correlated with each other (first measure:second measure,  $r=0.70$ ; first measure:third,  $r=0.49$ ; second measure:third,  $r=0.67$ ).

Completed questionnaires were received between April 1989 and April 1990 from 172 (87.3%) of the IDDM families and 118 (83.1%) of the eligible comparison families. Twenty families (14 case, 6 control) refused to participate in the study and 16 IDDM families refused permission to contact any control family. Five case families could not be located.

Data analysis in the study focused on the descriptive comparison of the responses from the 172 IDDM families and 118 control families. Analyses were performed using the SPSS-PC statistical software package (24). Chi-square and t-test statistics were used to evaluate differences in health insurance (yes/no), insurance denial (yes/no), policy premiums, and the use of health services. Non-parametric statistics (the Mann Whitney U Test and the Median Test) were used to evaluate the difference in out-of-pocket costs between cases and controls, as the distribution of

these costs was markedly skewed towards \$0. Median values are presented rather than mean values because of this distribution, as well as the extreme costs incurred by some of the participants. Multiple logistic regression analysis was conducted to assess the independent association of diabetes status on health insurance coverage. Linear regression analysis was conducted to evaluate the independent relationship of diabetes status to out-of-pocket costs.

## **Results**

### **Demographic Characteristics of Respondents**

The demographic characteristics of the IDDM and comparison families are presented in Table 1. The attributes of the families were very similar with regards to race, household income, education, and family size. However, case families were older than the control families. The mean ages of both the parents and the children were older. IDDM families were also more likely to be headed by a single parent than were the control families. Nearly 22% of the IDDM families had single parents compared to nine percent of the controls ( $p<0.01$ ). There was no difference between the demographic attributes of the single parents in case families and those in control families.

## **Access to Health Insurance**

Health insurance coverage for the families with an IDDM child was fairly extensive and comparable to that reported by the control families (Table 2). About 90 % of the case and control families reported full year insurance coverage. Reasons reported by the families (both case and control) for the lack of full year coverage included; the high cost of insurance, the presence of a pre-existing illness clause, the lack of coverage for a family member older than 21, unemployment, and no insurance benefits offered through the workplace.

Characteristics of the families without full year insurance cover for all members were examined by grouping families from 3 categories ("some members not covered, part year coverage, and no coverage at all") together. Household income was the strongest factor related to the lack of full year coverage in both cases and controls. Families with reported incomes less than \$10,000 and families with moderate and higher incomes (incomes  $\geq$  \$20,000) were more likely to be insured than those at income levels between \$10,000-\$20,000. Within the IDDM families, 91.7% with income levels  $<$  \$10,000 had full year coverage, 52.4% earning between \$10-19,999 had cover, and 93% reporting incomes over \$20,000 had insurance. A similar finding was evident in the controls. This relationship remained when examined in a multiple logistic regression model (not shown). Families with household incomes between \$10,000-20,000 were 10 times more likely to be uninsured than those reporting incomes of less than \$10,000/year. Diabetes status was not a significant factor in the model.

## **Availability of Insurance**

Diabetes, though, did appear to influence the availability of health insurance. IDDM families more frequently reported being denied health insurance coverage than did the control families (8.4 % vs. 1.7 %,  $p=0.03$ ). The presence of a child with diabetes was the primary reason stated for this refusal among the case families (reported by 93 % of those refused insurance). The presence of a chronic disease in the family was the reason for refusal cited by both of the control families denied insurance previously. Twenty-six IDDM families (16%) indicated that diabetes had influenced their insurance plan or coverage at some time. Nine of these families cited the presence of a pre-existing illness clause which restricted the coverage of health services for the person with diabetes.

## **Health Insurance Coverage**

Various aspects of the insurance policies were also examined. Overall, the source of insurance did not differ between the families. Coverage through Medicaid, CHAMPUS, Blue Cross/Blue Shield, commercial insurance companies, and HMOs appeared to be very similar. This relationship remained when the categories were grouped simply into public or private-based insurance plans. The type of policy (group or individual) and type of third party payment (fee for service or HMO) also appeared to be very similar between the families with private insurance coverage (Table 3). The IDDM families, though, paid higher premiums than did the control families, but this difference was not statistically significant (\$763/year vs. \$521/year,  $p=0.09$ ).

Payment for hospitalization, out-patient physician visits, insulin, and syringes appeared to be fairly extensive among the IDDM families. Roughly 85-90% of the families with private plans had some type of coverage for these items. Somewhat smaller proportions of the families had coverage for lancets (64%), blood testing strips (70%), and blood testing meters (75%). These figures can be misleading, as many insurance plans require co-payments or deductibles for these items before full reimbursement takes place. Over 60% of the families with private plans reported having to pay a deductible for either insulin, syringes, or blood testing strips. Over 85% reported that a copayment was required for these items.

### **Out-of-Pocket Health Care Costs**

Overall, IDDM families reported significantly higher out-of-pocket medical expenses ( $p < 0.001$  by Mann Whitney test) than did the control families. Figure 1 presents the distribution of the out-of-pocket expenses reported by the case and control families. Nearly one third of the case families spent more than \$1000 of their own money on health care compared to 16% of the control families. The majority (65%) of the control families reported out-of-pocket expenses of less than \$500; compared to 33% of the case families.

The second measure of health care costs examined was out of pocket payments plus out of pocket health insurance premiums. Overall, the median amount of money spent on health care and insurance premiums amounted to \$1125 for the case families

and \$625 for the controls ( $p=0.03$  by Median Test). This difference between the case and control families was consistent across the basic demographic and insurance categories (Table 4). Among the IDDM families, significantly higher expenses were reported by those with higher incomes and more health care visits. A similar trend was evident within the control families.

A multivariate model of the characteristics influencing out-of-pocket expenses was estimated to evaluate the independent contribution of diabetes status. In this model, the dependent variable, out-of-pocket expenses, was transformed into log units because of the skewed nature of the data. Diabetes status, household income, and the presence of a chronic health condition in the family were found to be significantly associated with out of pocket expenses. Total out of pocket expenses were 56% higher among the IDDM families after statistical adjustment for the other listed factors. A similar pattern was found when the model was analyzed with health insurance premiums excluded, and when the model was analyzed with the number of health care visits as an additional independent variable.

Limiting the evaluation of out-of-pocket expenses to the dollar amount spent by the families, however, may not reflect the true financial burden. Another measure of liability is the percent of income spent on medical expenses (measured in terms of out-of-pocket costs plus the family share of the health insurance premium). The share of family income spent on health care was again significantly higher among the case families than the controls (Mean: 5.6% of income vs. 3.1%, Median: 3.3% of income vs.

1.9%,  $p=0.004$ ). The distribution of the percentage of income devoted to health care among the case and control families is presented in Figure 2. Over 30% of the IDDM families had out of pocket expenses exceeding five percent of their reported income. About 17% of the case families had expenses that exceeded ten percent of their income compared to about 5% of the control families.

The burdens of out-of-pocket medical expenses were highest for the lowest income IDDM families. Overall, the average amount spent on health care by the low income (<\$20,000/year), IDDM families was 9.7% of household income, while the median amount was 5.3% of household income. If families with Medicaid coverage are excluded, these figures change to an average of 9.6% of household income and a median of 5.8%. Control families in this income group had a median amount of 2.5% of household income spent on health care.

### **Catastrophic Health Care Costs**

Out-of-pocket health care expenses of the magnitude seen for the low income, IDDM families suggest that many may be incurring "catastrophic" health care costs. While the level at which health care costs become catastrophic is debatable (25), we examined the characteristics of all IDDM families who had out-of-pocket expenses exceeding 10 percent of their income. A substantial percentage (17%,  $n=24$ ) of IDDM families had personal expenses exceeding this threshold. All but two of these families had insurance coverage through private-based sources.

Overall, case families with costs exceeding the 10% threshold were more likely to have had a family member hospitalized in the last year compared to case families with expenses below this level (Table 5). The family member hospitalized in most instances was the IDDM child, accounting for 72% of the admissions in the families with catastrophic costs. Families reporting catastrophic costs were also more likely to have lower household income levels, and two or more chronic health conditions in the family (another condition in addition to diabetes). The use of diabetes-related health services and supplies at recommended levels for a person with IDDM (26) was not related to catastrophic costs. Nor was there an association between family size, parental age, and insurance and this high level of personal health care expenses (analysis not presented). Similar relationships were found when the two families with Medicaid coverage were excluded.

### **Health Insurance, Out-of-Pocket Costs and the Use of Health Services**

Several previous reports suggest that limited access to care (21,27-29) and high out-of-pocket health care costs may influence the use of health services. We examined this issue among the case families (Table 6), as limited use of health services may impact on the short and long-term complications of IDDM. Overall, case families without full year insurance coverage reported more problems in obtaining medical care than those with coverage ( $p < 0.001$ ). Regarding the use of specific services, the only link between the lack of coverage and a limited use of diabetes care pertained to blood glucose monitoring. Children with no insurance were less likely to self test their blood for glucose values. Reported median out of pocket costs did not differ between

those who met the recommended standards of care and those who did not (3.6% share of income vs. 3.1%). There also was no evidence that the families with high out of pocket expenses were less likely to use recommended diabetes services.

## **Discussion**

The results suggest that diabetes has a substantial economic impact on families with IDDM children. Although the insurance coverage of the IDDM families was roughly comparable to that of the control families, out-of-pocket health care expenses were 56% higher in IDDM families than those in the control families after adjusting for the influence of other factors that could affect health care costs. Family health care expenses, as a percentage of annual household income, were nearly two times higher for case families than for control families. Seventeen percent of the IDDM families had out-of-pocket expenses over and above ten percent of their yearly income. The largest impact of out-of-pocket costs centered on case families earning less than \$20,000 annually. Expenses for these families averaged close to 10% of their income.

This study is the one of the first reports to describe the personal health care costs associated with IDDM, and the first to do so for a representative cohort of families living with childhood diabetes. Overall, the results are comparable to the conclusions of earlier reports focusing on diabetes. A paper based on data from the National Medical Care Expenditure Survey reported that the out-of-pocket expenses for a person with diabetes were 1.8 times higher than the expenses for a person without

diabetes (30). Over 20 percent of an adult cohort with IDDM reported out-of-pocket expenses exceeding \$400 per year for basic diabetes and medical supplies in 1985 (31).

Why were the out-of-pocket expenses of the IDDM families so much higher than those of the control families? The primary reason is the increased use of health care services and supplies by persons with diabetes. Health insurance coverage did not differ largely between the case and control families in this report. Several national surveys suggest that persons with diabetes use health services more frequently than the general population (30,32,33). Higher rates of hospital, physician, and emergency room use were also observed among the IDDM children in this study, while the utilization patterns of the parents and siblings in the IDDM families were similar to their respective counterparts in the control families (34). In addition, children with diabetes use many devices that are unique to diabetes to manage their condition. Coverage for insulin, syringes, and blood testing strips was not always complete. Even for those with coverage, many families reported having to meet deductibles and copayments before reimbursement began.

The burden of out-of-pocket costs in this study was most striking for the IDDM families with low incomes, most of whom did not have Medicaid coverage. As a percentage of income, these families paid more of the costs of health care out of their own pockets than did those with higher incomes. This association is also found in the general U.S. population (25,35). Given the burden of the cost of health care, particularly in low income families, it is possible that some families may have neglected expenditures on non-medical needs, or expenditures on necessary medical

services because of their cost, or both. This issue remains unanswered. We did not find evidence to link out-of-pocket costs with the non-use of recommended levels of basic diabetes care, suggesting that expenditures could be affected in other areas. However, because of the indirect nature of our analysis, we cannot rule out that costs could have been an important barrier for some families.

No difference was found between the IDDM and comparison families in the percentages with or without insurance. One reason behind this finding may be that most parents had obtained insurance through group plans at their place of employment. It is also possible that the parent(s) of the IDDM child had the same job as when the diagnosis of IDDM was made in the child. In this situation, they may not have faced diabetes-specific issues in applying for insurance.

Some limitations in the study design may affect the interpretation of the results. While the families surveyed are likely to represent a relatively stable experience of living with IDDM, the high expenses associated with the diagnosis and adjustment to IDDM, and the expenses related to the presence of more than one person with diabetes in the family have been excluded from this report. Second, the data largely represent the experience reported in one geographical region of the United States. Sources and types of health insurance coverage, and factors behind health care use have been shown to differ greatly by geographical area (5). It is possible that insurance patterns and out-of-pocket costs related to IDDM could differ across the United States.

Recall bias may be present in the study as the responses provided in the survey were not validated. To minimize the possibility for error, the questions used in this study were modeled from queries included in national surveys that have been verified. We have no evidence regarding the potential impact of any recall bias, but it remains feasible that the IDDM families were better aware of the costs they faced since they used health care frequently.

Some bias may also have been introduced by the manner in which controls were included in this study. The random selection of control families was not complete, and this may influence the magnitude of the cost difference seen between the families. First degree relatives of the case parents were also used as controls. The use of first degree relatives as controls has strengths and weaknesses. The primary strength is that the controls were identified from a population that is similar to the population for the cases. Both the IDDM and control families are likely to have similar socio-economic levels since the parents were raised in similar environments. The underlying factors influencing their decisions regarding health insurance and health care may also be similar. The families also are likely to be living in the same geographical region. Health insurance coverage has been shown to differ by the part of the country in which you live. First degree relatives, though, may not be representative of the general population.

The out-of-pocket expenses reported by the IDDM families, however, appear to be substantially higher than those reported for the general population in the literature. Estimates from earlier reports (35,36) indicate that ten to fifteen percent of

the families in the United States with members under age 65 had spent \$1000 or more on out-of-pocket health care expenses (premiums excluded). About twelve percent of the families in the United States reported out-of-pocket expenditures over 10% of family income, health insurance premiums included (35).

Many questions remain to be investigated. For one, does limited access to insurance, or limited coverages, or high out-of-pocket costs have any long-term effect on the health of persons with diabetes? Preliminary indications from this report suggest that the lack of insurance could be a barrier to the appropriate use of health services, particularly so for blood glucose monitoring. An earlier report (37) noted a similar finding among adults with diabetes, and a report from the follow-up of the DCCT cohort (38) suggests that glycemic control is poorer amongst those without insurance. Thus, there is some plausibility to the link between limited access to care and health outcomes.

One underlying indication, though, remains haunting. The insurance environment has become increasingly restrictive in recent years. Rapid increases in health care costs have led to higher premiums and copayments (2,5). All indications are that this trend will, in the absence of health care reform, continue to increase in the future. Thus, some uncertainty exists over the future affordability of health insurance and health care for persons and families who use health services frequently.

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Table 1

## Demographic Characteristics of Families with an IDDM Child and Non-Diabetic Control Families

Characteristic	Case Families (n=172)	Control Families (n=118)
<b>AGE</b>		
Mean Parental Age (yrs) <sup>1</sup>	41.4 ± (5.8)	38.4 ± (5.9)
Mean Age of Children <sup>1</sup>		
% 0-5 years old	4.1	22.9
% 6-12 years old	30.2	44.1
% 13+ years old	65.7	33.1
<b>RACE</b>		
% White	95.9	97.5
% Black	4.1	2.5
<b>NUMBER OF PARENTS<sup>1</sup></b>		
% One	22.1	8.5
% Two	77.9	91.5
<b>FAMILY INCOME</b>		
% \$0-10,000	7.4	2.6
% \$10,000-20,000	13.0	14.8
% \$20,000-30,000	18.5	23.5
% \$30,000-50,000	39.5	34.8
% \$50,000+	21.6	24.3
<b>PARENTAL EDUCATION</b>		
% with no college degree	60.0	63.5
% with 1 college degree	26.5	17.4
% with 2 college degrees	13.5	19.1
<b>FAMILY HEALTH STATUS (ex. diabetic)</b>		
% with chronic condition	30.4	33.1
% healthy	69.6	66.9
<b>MEAN FAMILY SIZE</b>	4.1 ± (1.1)	4.2 ± (1.0)
<b>DURATION OF DIABETES (yrs)</b>	7.3 ± (3.1)	---

(1) p<0.01 between families across all categories combined

Table 2

Health Insurance Coverage of IDDM Case Families and  
Non-Diabetic Control Families

	Case Families	Control Families
<b>All Members Covered</b>		
% full year	88.4	90.7
% part year	2.3	0.8
<b>Some Members Not Covered</b>		
% full year	7.0	6.8
<b>All Members Not Covered</b>		
% full year	2.3	1.7

Table 3

## Insurance Characteristics among Families with Private Health Plans

	<i>N</i>	<i>Case Families (%)</i>	<i>N</i>	<i>Control Families (%)</i>
<b><i>TYPE OF POLICY</i></b>				
Group plan	157	96.2	114	94.7
Individual plan	157	6.4	114	7.0
<b><i>TYPE OF PAYMENT</i></b>				
Fee for Service (FFS)	153	76.5	111	74.8
HMO/PPO	153	20.3	111	15.3
Both	153	3.3	111	9.9
<b><i>PREMIUM</i></b>				
Overall	151	\$ 763	108	\$ 521
Group plan	134	\$ 724	100	\$ 457
Individual plan	10	\$ 3080	8	\$ 1486

Table 4

Median Amount of Money Spent Out-of-Pocket for Health Care and Insurance Premiums by Family, Insurance, and Demographic Characteristics

		Case Families		Control Families	
		Number	\$ median	Number	\$ median
OVERALL		<b>150</b>	1125	108	625
INSURANCE COVERAGE ALL YEAR	Yes	134	1072	100	625
	No	16	1266	8	750
SOURCE OF INSURANCE	Public	10	172	5	375
	Private	134	1125	100	675
TYPE OF PRIVATE PLAN	FFS	102	1125	74	712
	HMO	26	760	17	440
MEAN PARENTAL AGE (in years)	21-34	15	825	27	455
	35-49	124	1125	78	675
	50-64	10	1625	3	625
FAMILY SIZE (# of persons)	2-3	41	875	24	548
	4-5	94	1175	76	737
	6+	15	1189	8	125
SINGLE PARENT	Yes	28	715	9	257
	No	122	1125	99	645
INCOME (\$thousands)	0-10	9	375	2	450
	10-20	17	720	14	316
	20+	115	1200	90	737
CHRONIC HEALTH CONDITION IN FAMILY (other than diabetes)	Yes	47	1405	36	1025
	No	102	942	72	440
FAMILY HEALTH CARE VISITS	0-20	48	762	56	448
	>20	83	1295	50	875

Table 5

## Factors Associated with Catastrophic Out-of-Pocket Expenses in IDDM Families

	Families with Catastrophic Costs (n=24)	Families without Catastrophic Costs (n=117)	
Hospitalization in last year (any member of family)	62.5 %	31.6 %	**
(by the child with IDDM)	41.7 %	19.7 %	*
Emergency Room visit in last year (any member of family)	75.0 %	60.3 %	
(by the child with IDDM)	58.3 %	41.4 %	
Attained Recommended Levels of Diabetes Care†	59.1 %	52.9 %	
Single Parent Family	29.2 %	16.2 %	
Two Parent Family	70.8 %	83.8 %	
Income Levels (\$0-20,000)	37.5 %	14.5 %	
(\$20-40,000)	50.0 %	39.3 %	
(\$40-60,000)	8.3 %	30.8 %	**
(\$60,000 or more)	4.2 %	15.4 %	
Chronic Health Condition Present in Family (other than diabetes)	54.2 %	26.5 %	*

\* p&lt;0.05

\*\* p&lt;0.01

† at least 4 out-patient physician visits per year, one eye doctor visit per year in patients over age 12 with diabetes for at least 5 years, and one self-blood glucose test per day

Table 6

## Type of Insurance Coverage and the Use of Health Services in Families with an IDDM Child

<i>% with</i>	<i>No Insurance</i>	<i>Private-based Plans</i>	<i>Public-based Plans</i>	
Problems getting medical care	35	3.5	0	p<0.001
Hospital admission in the last year	20	23.1	46.7	
Emergency Room visit in the last year	40	41.8	73.3	p=0.06
Doctor visit in the last year	100	98.6	100	p=0.028
Testing Blood Glucose	85	97.2	100	
Testing Urine Glucose	80	68.8	72.7	
Recommended level of preventive care	66.6	52.3	54.5	

p-values represent comparison between all three categories

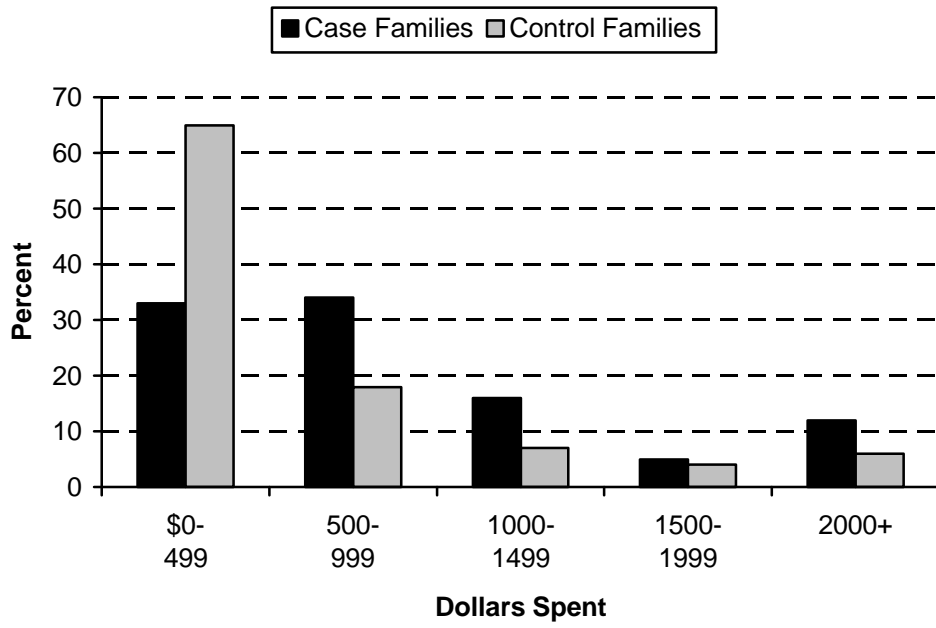


Figure 1: Distribution of Out-of-Pocket Health Care Expenses

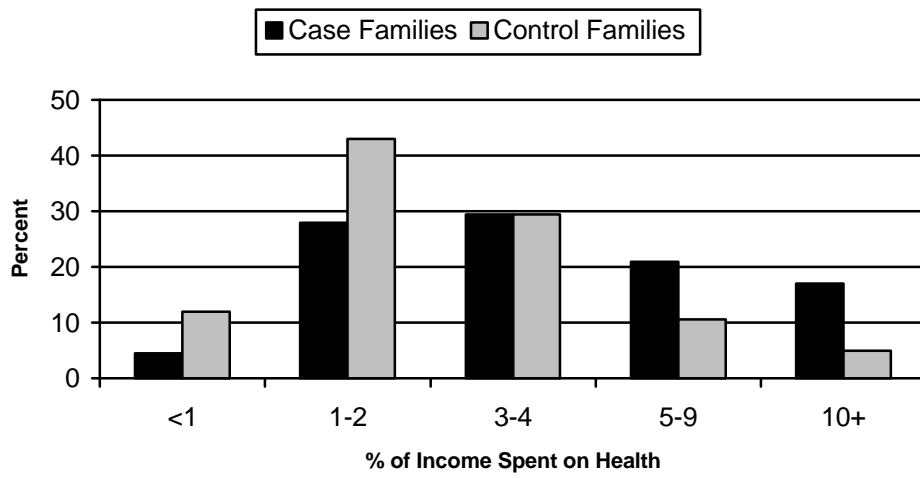


Figure 2: Distribution of Percent of Income Spent on Health Care (premiums included)