



Abstract Type : Oral presentation

Abstract Submission No.: A-0666

Abstract Topic : Dialysis

The Need for Financial Inclusion for People with Kidney Disabilities: Comparison of Equity in Private Insurance Subscription, Out-of-Pocket Costs, and Household Income with that of the General Public

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Objectives : End-stage kidney disease patients face the highest medical cost burden. We aim to compare private pension and life insurance subscription rates, OOP cost, and income deciles between people with kidney Disabilities and the general population.

Methods : This study analyzed 131,341 adults (aged 18 years and older) divided into two groups, 131,341 general population and 290 people with kidney disability, using Korea Health Panel data from 2009-2016. Costs were expressed in dollars at 2009 exchange rates. Financial assets in this study refer to private pension insurance and life insurance held by each individual. Annual OOP costs are the sum of annual emergency department, outpatient, hospitalization, and prescription drug costs.

Results : Regarding private pension coverage, 3.6% of the general population had a private pension, whereas none of the people with Kidney Disabilities had one ($p<.0001$). Life insurance coverage was also different, with 18.9% of the general population and 2.1% of those with kidney disabilities ($p<.0001$) (Table 1). Annual OOP costs were \$414.1 for the general population and \$1,579.2 for those with kidney disabilities, a difference of 3.8 times ($p<.0001$) (Table 2). The means for income decile were different. People with kidney disabilities were in the 4.5th, and those in the general population were in higher 6.0th ($p<.0001$). Additionally, in the lowest 1st decile, the general population were at 5.8%, while people with kidney disabilities were at 13.2%; in the highest 10th decile, the general population were at 11.1%, while people with kidney disabilities were at 3.1% ($p<.0001$).

Conclusions : People with kidney disability had higher OOP costs compared to the general population and were significantly less likely to have private insurance. Inclusive financing needs to be considered to improve the quality of life of people with kidney disabilities.

Table 1.png



Table 1. Sociodemographic characteristics and finance equity between People without Disability and with Kidney Disability.

Classification		Total	General Population	%	People with Kidney Disability ¹⁾	%	Chi-square /p value
Total		131,631	131,341	100	290	100	
age ± SD		48.9	48.9	±17.9	61.9	±12.3	17.99 /<.0001
Gender	Men	61,929	61,799	47.1	130	44.8	0.57 /0.44
	Women	69,702	69,542	52.9	160	55.2	
Finance equity on private insurance	Pension insurance	4,780	4,780	3.6	0	0.0	88.17 /<.0001
	Life insurance	24,850	24,844	18.9	6	2.1	
	Have both	4,973	4,973	3.8	0	0.0	
	Neither of them	97,022	96,738	73.6	284	97.9	

¹⁾Disabled people registered under the Disabled Persons Registration Act among individuals who have received kidney transplantation or are receiving dialysis due to ESKD

Table 1.png

Table 2. Status of annual OOP cost for People with Kidney Disability compared to People without Disability: age-controlled

Classification		Annual OOP cost ¹⁾		The ratio	F test / p value
		Mean (USD)	±SE		
Subjects	General Population	414.1	±2.3	1.0 ²⁾	4544.30 /<.0001
	People with Kidney Disability	1,579.2	±55.1	3.8	

¹⁾ Annual OOP cost is the sum of out-of-pocket costs for emergency room visits, outpatient visits, hospitalization, and prescription drug purchases.

²⁾ Reference