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COMMENTARY

The financial impact of atopic eczema paid out-of-pocket by affected patients in France

Atopic eczema (atopic dermatitis, AE) can dramatically impact the lives of affected patients, including even their families. From the unpredictability of flares and itch to disrupted sleep, reduced quality of life and feelings of self-consciousness, it is not very surprising that affected individuals even are more likely to struggle with negative emotions compared with others. Logically, AE is associated with a substantial economic burden beyond the financial expenses for prescription drugs, hospital costs and healthcare professionals with a multitude of further expenses in daily life: over-the-counter drugs, special housing requirements such as house dust mite protection, special diets as well as associated travel expenses have to be afforded.^{2,3} At the same time, absenteeism at work due to AE including reduced productivity might lead to a financial income loss.4 Not even to mention so called 'intangible costs' related to individual suffering including stress and anxiety concerning behavioural and communication disabilities as well as mobility disabilities and confidence impaired by AE, which are very challenging to numeralize in a currency amount. A considerable amount of all mentioned expenses has to be paid out-of-pocket by patients without reimbursement by health insurance. However, few studies so far have assessed these out-of-pocket costs in AE.

In this JEADV issue, Launois et al.5 close this gap for France and estimate the individual annual out-of-pocket costs due to AE. Using a self-assessment questionnaire on utilization of different resources including clothing, dressing and bandages, emollients, hygiene products, sun protection and food supplements as well as whether these were covered by public or private insurers, they included 1024 adults suffering from AE across France in four dermatology wards together with members of the French Eczema Patient Association. Although the questionnaire - just as any other questionnaire - naturally was not able to register every Euro spent out-of-pocket in everyday life and for example did not include travel expenses, Launois et al. found annual out-of-pocket costs of up to €4000. In average, the total of non-reimbursed expenditures amounted to €350.5 per patient per year in all 1024 patients, €462.1 in patients with severe AE and €247.7 in patients with moderate AE. Interestingly, the most frequently used medical and non-medical resources were emollients, hygiene products and sun protection.

A parallel and just recently published study with a comparable approach assessing out-of-pocket costs in 1189 patients with

severe AE in nine European countries including France found an average of €927 spent by every patient every year without reimbursement.⁶ As in the Launois study,⁵ emollients and moisturizers accounted for the highest monthly costs, which underlines the discussion on recognized and reimbursed AE expenditures by mandatory health insurers in favour of a respective enlargement.

Out-of-pocket costs should be taken into account in every individual and economic assessment of AE, as they can help to reflect and understand the impact of AE and individual suffering of patients in everyday life – beyond the skin.

Conflicts of interest

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