



FACT SHEET: Financial Barriers for People with Disabilities in Health Care

People with disabilities face numerous financial barriers when accessing health care. These barriers exacerbate existing challenges and contribute to significant disparities in health outcomes compared to people without disabilities.

1. High Out-of-Pocket Costs

- Co-pays, deductibles, and uncovered services add a significant financial burden.
- Essential services like preventive care, hearing aids, portable oxygen, and specific medications often not covered by insurance.

2. Inadequate Insurance Coverage

- Many health insurance plans do not cover all necessary services, requiring additional out-of-pocket expenses.
- Navigating insurance policies is complex and time-consuming, often requiring an in-depth understanding of coverage details.

3. Income Disparities

- Half of all people with disabilities report insufficient income to cover basic needs such as food, housing, childcare, and transportation.
- Choosing between essential items like groceries and health care co-pays is a common dilemma.

4. Employment Limitations

- Time spent managing health-care needs and navigating complex systems reduces opportunities for paid work.
- Caregivers also experience financial strain due to time taken off work to provide care.

5. Preventive Care Cost

- Insurance often denies coverage for preventive measures until a problem arises, leading to higher long-term costs and health complications.

For more information about access to health care for people with disabilities, visit:

[FISAFoundation.org](https://www.FISAFoundation.org)

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