

Importance of Health Plans Covering Catheter Supplies

Catheter Overview

About Catheters

Catheters are medically necessary supplies used to drain the bladder when an individual cannot control the process of urination or is unable to empty their bladder. A catheter is a thin, hollow tube inserted into the urethra or inserted into surgically created stomas/Mitrofanoff valve to drain the bladder into a drainage bag or toilet. There are many varieties of catheters available depending on an individual's unique medical needs.

- **Intermittent catheters (IC)** are used to drain the bladder at certain intervals throughout the day by inserting the catheter into the bladder via the urethra or via a surgically created stoma.
- **Indwelling catheters** are catheters that are inserted into the urinary bladder via urethra, left in the bladder, and connected to a closed collection system.
- **External urinary catheters** are urine collection devices with tubing that either use gravity or suction to drain urine away from the urethral opening (not inserted into the body).

People Who Require Catheterization

Urinary retention and incontinence issues may develop as result of conditions such as spinal cord injury, spina bifida, multiple sclerosis, Parkinson's disease, late-stage diabetes, stroke, cancer, enlarged prostate, and pelvic floor dysfunction or prolapse. Although there are many conditions, the population requiring catheterization is relatively small but clinically diverse.

Risks if Individuals Cannot Afford or Access Needed Catheters

What happens if one cannot get the appropriate catheter needed?

Selecting the most appropriate urinary catheter and drainage system is an important factor affecting end user health, outcomes, and comfort. The method and type of catheterization must be matched to the end user's functional abilities and secondary conditions, (bladder and hand dexterity, spasticity, contractures), preferences, and the ability to prevent contamination.¹

Access to the appropriate material, type, and size of catheter is critical to avoid complications such as:

- Catheter Associated Urinary Tract Infections²
- Urethral Trauma
- Hematuria
- Epididymitis
- Bladder Stone
- Pain/Discomfort

Why can't people just reuse their old catheters?

Catheters are labeled as single-use devices. The CDC, FDA, and Infection Diseases Society of America support the policy of single sterile intermittent catheterization due to the increased possibility of infections (namely UTIs).

What is the economic burden to employees who use catheter supplies?

According to a 2022 Duke University survey, the average annual out of pocket costs for catheters and supplies for those with private health insurance who paid any portion of their catheters averaged over \$1,500/year (excluding deductible); this contrasts sharply to expenses of those with Medicare or Medicaid (\$531/year average).^{3,4} For those whose health insurance **does not** cover catheter supplies, expenses for end users could exceed \$4,400/year depending on the type of catheter required, number of supplies needed, and acquisition cost per catheter.⁵

Doesn't it save money for our employer health plan to not cover catheters?

Ensuring end user access to appropriate catheters that best meet individuals' needs help prevent avoidable expenses and unintended consequences such as life-threatening infections and other health issues that can lead to hospitalization and other costs. For example, Catheter Associated UTIs have an estimated economic burden of \$1.7 billion annually in the United States.⁶

Negative health outcomes from limited access to proper catheter supplies can affect the workplace by:

- Employees needing additional time off work to treat the preventable negative outcomes
- Subsequent health insurance rates increasing due to health episodes and related care costs

How could the lack of covering catheters affect workplace culture and staffing?

- Lack of coverage/access could affect individual's ability to stay with an organization or willingness to join an organization
- Accommodating the needs of individuals who require catheters is an important component of a company's Diversity, Equity, and Inclusion practices

How Employers Can Support Employees Requiring Catheters

Medicare, Medicaid, and the majority of private health insurance plans already cover catheters in their employer plan options, either at no cost to the employee or with a deductible and/or co-insurance.

- Check to see if your plan offers catheter coverage
- Select plans that include catheters in covered supplies and/or "opt in" to the catheter supplies option
- Ensure that health plan options' supplies deductibles are not cost prohibitive for end users
- Request an addendum to the current plan to cover catheters if the plan does not cover catheters
- Provide advance notice to employees of changes to plans, including supplies and services covered or provider network changes
- Offer Health Savings Accounts (HSAs) for all medical services/products needed that may not be covered under a particular plan

SOURCES:

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