

# Saving Money With Incontinence

*A practical guide for patients and families*

Incontinence can place a real strain on household budgets. Families often face ongoing costs for products, laundry, skin care, medical visits and lost work time. These expenses can add up month after month.

Research shows that many people with incontinence spend hundreds to thousands of dollars each year out of pocket, especially when symptoms are managed with products alone rather than effective treatment.

The good news is that there are ways to reduce costs without sacrificing care.



## The Financial Impact on Household Budgets

**Incontinence can affect family finances in several ways:**

- Ongoing spending on absorbent products and skin care supplies
- Increased laundry and utility costs
- Copays for appointments, therapy or medications
- Missed work or reduced productivity
- Caregiver expenses for aging parents or loved ones

Studies estimate that people with more severe symptoms may spend \$900 or more per year out of pocket, with costs rising when care is delayed or treatment options are limited.

## Ways to Save Money – Without Sacrificing Care

### 1. Treat the cause, not just the symptoms

Relying on products alone can become costly over time. It's better to address the underlying cause so you don't have to continue spending money on absorbents.

- Ask your provider what type of incontinence you have
- Discuss first-line treatments; pelvic floor physical therapy is often recommended and may even be covered by insurance

Effective treatment means fewer leaks and that means less spending on supplies.

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## 2. Check coverage routes people often miss

Even when supplies aren't covered under traditional plans, other options may help:

- **Medicaid:** Many states cover incontinence products (rules vary)
- **Veterans Benefits:** Eligible veterans may receive supplies at no cost when prescribed
- **Medicare Advantage:** Some plans offer supplemental continence benefits

**TIP:** Call your plan directly and ask specifically about "incontinence supplies" or "supplemental benefits."

## 3. Use HSA or FSA dollars when eligible

If you have an a Health Savings Account or Flexible Spending Account, many continence-related items may qualify for pre-tax spending, including:

- Certain absorbent products
- Reusable garments
- Skin protection supplies

Check your plan rules, save receipts and confirm eligibility with your administrator.

## 4. Get matched to the right product

A major hidden cost is trial-and-error buying. Poor fit or incorrect absorbency often leads to:

- Double protection
- More frequent changes
- Skin irritation
- Higher monthly spending

To learn more about finding the products that are right for you, [click here](#).

## 5. Consider reusable options (when appropriate)

For some people, especially those with lighter leakage or who stay at home, reusable underwear or washable bed protection can lower long-term costs. Compare true cost per use, including laundry expenses.

## 6. Buy smarter

- Purchase in bulk when possible
- Use subscription or auto-ship services
- Consider home delivery through approved suppliers

These options often reduce per-unit costs and prevent last-minute retail purchases.

## 7. Protect your skin to avoid extra medical costs

Skin irritation can lead to additional spending on:

- Prescription creams
- Doctor visits
- Treatment for infections or breakdown

Good fit, regular changes and proper skin protection help prevent avoidable expenses.

## 8. Ask about samples and assistance programs

- Many suppliers offer free samples
- Clinics may provide trial products
- Local aging services or nonprofits may offer assistance

Testing products first can prevent costly mistakes.



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## Incontinence Cost-Saving Checklist

- Get a proper diagnosis
- Ask about pelvic floor physical therapy
- Review insurance coverage annually:
  - Medicare Advantage benefits
  - Medicaid rules (state-specific)
  - VA benefits for veterans
- Use HSA/FSA funds when eligible
- Get help choosing the right product
- Consider reusable options when appropriate
- Buy smarter (bulk, subscriptions, home delivery)
- Prevent skin irritation
- Ask for samples before buying
- Seek support — you don't have to manage this alone