

# Cost-related forgone care among older adults in Switzerland

Dr. med. Mathieu Jendly, PD Dr. Stéphane Cullati, Dr Cornelia Wagner, Dr. med. Axelle Braggion, Prof. Valérie Santschi, Prof. Arnaud Chiolero

[mathieu.jendly@unifr.ch](mailto:mathieu.jendly@unifr.ch)  
[stephane.cullati@unifr.ch](mailto:stephane.cullati@unifr.ch)  
[cornelia.wagner@unifr.ch](mailto:cornelia.wagner@unifr.ch)  
[axelle.braggion@unifr.ch](mailto:axelle.braggion@unifr.ch)  
[v.santschi@ecolelasource](mailto:v.santschi@ecolelasource)  
[arnaud.chiolero@unifr.ch](mailto:arnaud.chiolero@unifr.ch)



# Background

- **Ageing societies & healthcare access**
- **Barriers** to healthcare
- **Swiss** healthcare system
- **Forgone care** in Switzerland?

# Case study

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## Trends in cost-related forgone care among older adults in Switzerland: a repeated cross-sectional study

Mathieu Jendly<sup>1,\*</sup>, Stéphane Cullati<sup>1,2,3</sup>, Cornelia Wagner<sup>1,2,3</sup>, Axelle Braggion<sup>1,3</sup>,  
Valérie Santschi<sup>4</sup>, Arnaud Chiolero<sup>1,3,5,6</sup>

<sup>1</sup>Population Health Laboratory (#PopHealthLab), University of Fribourg, Fribourg, Switzerland

<sup>2</sup>Swiss Centre of Expertise in Life Course Research, Geneva & Lausanne, Switzerland

<sup>3</sup>Swiss School of Public Health (SSPH+), Zurich, Switzerland

<sup>4</sup>La Source, School of Nursing Sciences, HES-SO University of Applied Sciences and Arts Western Switzerland, Lausanne, Switzerland

<sup>5</sup>School of Population and Global Health, McGill University, Montreal, QC, Canada

<sup>6</sup>Institute of Primary Health Care (BIHAM), University of Bern, Bern, Switzerland

## Inequities?

# Methods

- Data from the **cross-sectional** surveys « The **Commonwealth Fund's** International Health Policy Survey of Older Adults» in 2017, 2021, and 2024
- **6375** randomly selected participants aged 65+
  - $N^{17} = 2565$  ;  $N^{21} = 1885$  ;  $N^{24} = 1925$
- **4 types of forgone care**
  - **Insurance-covered** health services
    - (1) Drug prescriptions or skipping doses
    - (2) Consultations
    - (3) Tests, treatments, or follow-up
  - (4) **Dental** care
  - **All 4** combined

# Methods

- Data from the **cross-sectional** surveys « The **Commonwealth Fund's** International Health Policy Survey of Older Adults» in 2017, 2021, and 2024
- **6375** randomly selected participants aged 65+
  - $N^{17} = 2565$  ;  $N^{21} = 1885$  ;  $N^{24} = 1925$
- **Descriptive statistics**
  - Participant characteristics
  - 4 types of forgone care
  - Stratified analyses of forgone care across age, gender, and socio-economic positions
- **Index of disparity**

# Results

- Stable characteristics over the years
  - Women > men
  - Most 65-79 years
  
- Household income mainly < 5000 CHF

Characteristics		2017	2021	2024
Gender	Men	1245 (46)	915 (46)	943 (46)
	Women	1325 (54)	973 (54)	1006 (54)
Age (years)	Mean (SD)	74.6 (6.7)	74.8 (6.6)	74.8 (6.8)
	65–79	1990 (76)	1460 (75)	1467 (74)
	80+	580 (24)	428 (25)	481 (26)
Language	French	1491 (25)	792 (25)	526 (25)
	Italian	257 (7)	208 (6)	255 (6)
	German	822 (68)	888 (70)	1167 (68)
Education level	Primary	557 (24)	401 (23)	342 (17)
	Secondary	1419 (64)	1009 (67)	1182 (71)
	Tertiary	594 (12)	478 (10)	424 (13)
Monthly household income	Less than 5'000 CHF	1251 (54)	937 (52)	900 (47)
	5'000 to 8'999 CHF	876 (34)	664 (38)	760 (38)
	9'000 CHF or more	443 (13)	287 (10)	288 (14)
Self-rated health	Excellent or very good	805 (30)	603 (30)	540 (28)
	Good	1224 (49)	924 (52)	919 (46)
	Fair or poor	536 (21)	358 (18)	466 (25)
Morbidities	Arterial hypertension	1257 (49)	932 (52)	918 (48)
	Cardiac	548 (22)	355 (20)	442 (23)
	Diabetes	371 (14)	246 (12)	274 (14)
	Pulmonary	299 (11)	243 (14)	225 (12)
	Psychiatric	351 (12)	227 (10)	214 (12)
	Cancer	377 (14)	292 (16)	294 (16)
	Arthritis	1172 (43)	754 (40)	765 (41)
	Stroke	171 (6)	108 (5)	126 (6)
	Neurological	60 (2)	41 (2)	66 (3)
	Multimorbidity	1369 (51)	939 (52)	989 (53)

# Results

**Table 2.** Forgone care due to cost among older adults, Switzerland, in 2017, 2021, and 2024<sup>a</sup>

Forgone care	Subset	2017	2021	2024
<i>During the past 12 months, was there a time when you...</i>				
1) Did not collect a <u>prescription for medicine</u> , or you <u>skipped doses</u> of your medicine because of the cost?	All	4.8% (3.7–6.1)	3.4% (2.4–4.7)	6.0% (4.7–7.6)
2) Had a medical problem but <u>did not consult</u> with a doctor because of the cost?	All	6.8% (5.5–8.4)	4.8% (3.6–6.4)	7.4% (5.9–9.2)
3) Skipped a medical <u>test, treatment, or follow-up</u> that was recommended by a doctor because of the cost?	All	5.2% (4.1–6.5)	4.2% (3.2–5.7)	6.8% (5.4–8.7)
Forgoing at least one insurance-covered health service	All	12.5% (10.8–14.5)	8.5% (6.9–10.4)	13.2% (11.3–15.5)
	Men	14.6% (11.9–17.9)	10.5% (8.0–13.8)	14.1% (11.3–17.6)
	Women	10.7% (8.6–13.4)	6.7% (4.9–9.1)	12.5% (9.9–15.6)
	65–79 years	13.8% (11.7–16.2)	9.9% (8.0–12.4)	14.1% (11.9–16.8)
	80 years or above	8.7% (5.9–12.6)	4.1% (2.3–7.3)	10.9% (7.4–15.7)
4) <i>During the past 12 months, was there a time when you did not visit a <u>dentist</u> when you needed to because of the cost?</i>	All	13.0% (11.3–14.9)	10.8% (9.1–12.8)	13.0% (11.1–15.2)
	Men	13.3% (10.9–16.2)	11.7% (9.2–14.8)	13.0% (10.3–16.3)
	Women	12.7% (10.4–15.4)	10.0% (7.8–12.7)	13.0% (10.5–16.0)
	65–79 years	14.2% (12.2–16.5)	11.5% (9.5–13.8)	13.8% (11.6–16.3)
	80 years or above	9.2% (6.4–13.0)	8.7% (5.8–12.9)	11.0% (7.7–15.5)
Forgoing at least one health service	All	20.6% (18.5–22.9)	16.3% (14.1–18.7)	20.1% (17.8–22.7)
	Men	22.7% (19.5–26.3)	19.1% (15.8–23.0)	22.2% (18.7–26.2)
	Women	18.8% (16.0–21.9)	13.9% (11.2–17.0)	18.4% (15.4–21.8)
	65–79 years	22.4% (19.9–25.1)	17.9% (15.3–20.8)	21.5% (18.8–24.5)
	80 years or above	15.1% (11.4–19.7)	11.6% (8.1–16.3)	16.5% (12.4–21.7)

**Insurance-covered services  
13%**

**Dental care  
13%**

**All care  
20%**

# Results

## All forgone care in 2024

Socioeconomic positions	By education	By income
Low	27%	28%
Medium	19%	14%
High	20%	9%



**3x higher!**

... and increasing

# Take home messages

- Despite our compulsory insurance system, in 2024, **one in five** older adults reported **forgoing care due to cost**.
  - Higher rates in **men and people aged 65-79 years**
  - **3x higher forgone care in lower income groups!**
- **Stable rates** of forgone care, but...
  - **Increasing inequities by income!**
- **Inverse care law**

# Thank you for your interest

Dr. med. Mathieu Jendly, PD Dr. Stéphane Cullati, Dr  
Cornelia Wagner, Dr. med. Axelle Braggion, Prof. Valérie  
Santschi, Prof. Arnaud Chiolero

[mathieu.jendly@unifr.ch](mailto:mathieu.jendly@unifr.ch)  
[stephane.cullati@unifr.ch](mailto:stephane.cullati@unifr.ch)  
[cornelia.wagner@unifr.ch](mailto:cornelia.wagner@unifr.ch)  
[axelle.braggion@unifr.ch](mailto:axelle.braggion@unifr.ch)  
[v.santschi@ecolelasource](mailto:v.santschi@ecolelasource)  
[arnaud.chiolero@unifr.ch](mailto:arnaud.chiolero@unifr.ch)



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