

Date: _____

To: _____

From: _____

A Letter to My Partner: What Celiac Disease Actually Costs

Dear _____,

I am writing this not to ask for sympathy, but because we manage our household together and you need to see the math. Having celiac disease is a medical condition, and managing it requires a specific, non-negotiable protocol. That protocol comes with a persistent financial impact. I have spent time running the numbers, and I want to share the reality of what this costs us so we can plan our budget and our future accordingly.

Let's start with the most obvious line item: groceries. The premium on gluten-free food is not a matter of a few extra dollars a week. On average, the incremental cost of safe, uncontaminated food for someone with celiac disease runs between \$1,500 and \$3,000 per year for a single person. Because we share a kitchen and often share meals to minimize cross-contact risks, that number can easily skew higher for our household. This isn't about buying luxury items, specialty snacks, or following a diet trend. This is the baseline cost difference for essential staples like bread, pasta, and flour, all of which are priced significantly higher than their conventional counterparts. Furthermore, certified gluten-free products rarely offer the economies of scale found in standard groceries; buying in bulk is often impossible or prohibitively expensive.

Beyond the grocery store, there is the medical maintenance. Celiac disease requires ongoing monitoring to ensure my immune system is responding to the diet and that I am not developing secondary complications. This means regular gastroenterology appointments, annual blood panels to check antibody levels, and periodic vitamin and mineral testing to monitor for malabsorption. Depending on my lab results, it may

also require bone density scans (DEXA) or consultations with a specialized dietitian. Even with comprehensive health insurance, the copays, deductibles, and out-of-pocket costs for these specific visits and labs add up predictably every single year.

Then there are the hidden costs—the ones that do not generate a neat receipt. Managing this condition requires an enormous amount of time, logistical planning, and contingency spending. There is the extra mileage driven to reach the three different grocery stores that carry the safe, certified versions of what we need. There is the necessity of packing and transporting our own food to social events or on road trips. When we travel, we often have to pay for accommodations with a kitchen rather than a standard hotel room, or pay baggage fees to check a suitcase full of safe food. There is the time spent vetting restaurants, calling ahead to speak with chefs about cross-contact protocols, and the inevitable instances where we pay for a meal out, realize it isn't safe upon arrival, and have to pay for a replacement meal elsewhere. These logistical hurdles represent a steady drain on our time and a quiet, recurring tax on our household budget.

When you look at these expenses over a timeline of decades, the cumulative financial impact is substantial. If we project a conservative \$2,500 in annual incremental costs—combining the grocery premium, the medical copays, and the logistical friction—over the next thirty years, that is \$75,000. That is a down payment on a house, a significant portion of a retirement fund, or a college tuition. It is a material factor in our long-term financial planning, and we need to treat it as such rather than writing it off as a series of small, isolated expenses.

Because the financial footprint of this condition is so distinct, there may be ways to mitigate it. The IRS sometimes allows deductions for the price difference between gluten-free foods and their conventional counterparts, provided the condition is medically diagnosed and the expenses exceed a certain percentage of our adjusted gross income. The documentation required for this is extensive, and I am not suggesting it is a guaranteed solution. However, given the numbers involved, it is absolutely worth discussing with our CPA or tax professional when we prepare our next return. I will start keeping more detailed records of our grocery receipts and medical bills to see if we qualify.

I appreciate that you share a life with me, and by extension, you share the logistical and financial realities of this diagnosis. I wanted to lay this out clearly so that when

we look at our budget, we both understand exactly where the money is going and why. Thank you for always being pragmatic about what we need to do to keep me healthy.

Love,

via glutenhero.net