

## **How to Make Long Term Diapers Affordable**

Do you want to wear diapers more of even 24/7, but don't only because of the cost? This article is my personal experience over the past two years and counting. It may not apply to all but if it helps just one person that wants to wear often or even 24/7 then I will consider it well worth my time.

First a little backstory... I am a lifelong AB/DL. No joke, I was caught by my parents trying to wear my siblings' diapers multiple times as early as three years old and the desire never abated or diminished. Throughout my life I would continue to "hide my kink life" while I lived at home with parents and throughout my military service. I was medically discharged from the military after some horrible stuff occurred and I really struggled just to find a reason to live. Multiple therapists and really powerful anti-depressants and I somewhat became a functional drone in society once more, but I wasn't a person... this is where diapers saved me. I started to wear more and for longer periods... what used to be an hour or two became a whole day or several and thanks to the medication and lack of caring what society thought at that point I started wearing in public... and I started to feel that semblance of happiness and being myself started to creep back into my life.

This is when I made the leap to wear 24/7 about six years ago, but that came with a cost. I had started at a great place of work a year before and had a decent career going for me, but 24/7 isn't cheap. Enough said, here's how I went about it:

- First tip: Get a long-term heavy absorbency diaper
  - My daily diaper is a Megamax with a booster... both at home and in public. That combo will generally last over 12 hours. So, I would essentially change twice a day. A case of Megamax is 40 diapers and the 2XL boosters I use from Northshore also can be purchased in packs of 40. The order comes out to be about \$220. Anything over \$200 from Northshore has free shipping... So based on that you'll have roughly 14-18 orders a year. That's around \$4k (On the high end)
- Second tip: Investigate and invest in an HSA/FSA account
  - Many companies have a Medical Account option in their insurance plan. An HSA is a "Health Savings Account" and an FSA is a "Flexible Spending Account" They are both similar in a way but with some minor differences. The options and uses differ based on your insurance program but they can be used to buy quality medical diapers and even some AB/DL brands. (You need to check on this prior to enrollment and purchase because you will have to provide documentation to show this was an approved purchase.) So, in my example, my company limited HSA to only be used for prescriptions and doctor visits so purchasing diapers wasn't an option.

- What I did was set up an FSA account. How that works is I decide how much money I want to allocate and as of Jan 1<sup>st</sup> that entire sum is available to me for the entire year. Every paycheck, a small sum is taken out which is where that money comes from but that advantage of doing this is that it is not taxed so the benefit is you essentially have more money for diapers by doing this rather than using your regular paycheck (That is taxed). I like to think of it as a tax-free diaper loan. One downside is you have to use it or lose it... but that isn't ever really a problem.
- Tip Three: Adult Cloth Diapers are a realistic option.
  - Companies like Rearz has really been creating a lot of cute and viable AB/DL cloth diaper options. I have found and purchased several cloth inserts and diaper cover options off amazon recently as well and I highly recommend this option. There are obviously pros and cons to cloth diapers just as there are with disposable. In the case of cloth the initial cost is high, but after the initial purchase the cost is just laundry costs but as an individual who fully uses diapers I don't want to handle the clean-up with a messy cloth diaper... so like I said... Pros and cons, but although I prefer disposable diapers I have gradually been adding several cloth and diaper covers to my collection because they are both cute, but also are a great option.
- Tip Four: Find a career that allows you to live the life you want to live!
  - This last suggestion is for those naysayers and can noters who are gearing up in the comments to say that all of this is useless or impossible because of their job... Look, I have literally been there... The military actually has a bedwetting/incontinence policy that could be grounds for discharge. I was also worked as an armored car officer and that job would not have been a possibility for 24/7... I know that some folks have a dream job, and they can't or won't ever wear at their job... for others, diapers are sexual, and they can't wear, or they'd just be humping their desk all day... This suggestion is for people like I was whose life was improved by wearing diapers and they wanted to make that leap. Wearing diapers 24/7 is a lifestyle change... so it might be beneficial to change jobs/careers as well. When I applied to my new job, I went in saying that I wore diapers 24/7 (This was only said to managers and HR) If you are not comfortable with that you can just say you may or may not have a disability that you don't want to disclose and per HIPPA they can not discriminate against you. But my advice is

to tell them because if a company will accept you for you then its already a good place to be.

I hope you find these suggestions helpful to you. I plan on writing several more articles that I think might help others. If there is a topic you would like me to address or discuss, please let me know in the comments. If you have other ideas of suggestions let me know. Like I said at the start, I'm dedicating my time to discuss this to try and help that one person that needs this, so if that is not you or this particular topic isn't helpful that's fine, but please keep your naysaying to yourself and let me know what topic you'd like me to discuss, and I will.

Happy Padded Life to All – J.p.