ACA Implementation for People with HIV-Overcoming Challenges to Accessing Medications

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Introduction

• The AIDS Institute’s analysis of QHPs in Florida and findings on access
  – Coverage, cost-sharing, utilization management
  – 2014
    • HIV drugs
    • Hepatitis drugs
  – 2015
    • HIV drugs
    • Hepatitis drugs
2014 Florida Plan Analysis

• Background
  – First open enrollment in ACA qualified health plans (QHPs)
  – Initially to inform plan choices of Ryan White patients in Florida.
  – Looked at all HIV drugs on all Silver plans on Florida exchange
  – 10 Issuers
2014 Florida Plan Analysis

• Significant challenges accessing information
  – Some plans with incomplete formulary information
    • For some plans, formulary information appeared “walled off” and only available to enrollees
    • Confusion about which formularies matched individual plans
  – Cost-sharing information unavailable, especially regarding patient costs of coinsurance
  – Information from telephone inquiries not always helpful
2014 Florida Plan Analysis - HIV

• Commonly-prescribed HIV medications missing from formularies
  – STRs
    • HealthFirst did not cover any STR
    • Aetna and Ambetter did not cover Complera or Stribild
    • Cigna did not cover Stribild
  – Only two plans covered Tivicay, newest approved drug at the time
    • Humana and Aetna
2014 Florida Plan Analysis - HIV

• Benefit designs with significant access barriers for HIV patients
  – Very high out-of-pocket costs
  – Most or all HIV drugs, including generics, placed on high cost-sharing tiers in a number of plans
  – Separate Rx deductibles
  – Utilization management such as Prior Authorization
Examples of Plans with Access Barriers

• Aetna – Majority of HIV drugs on Tier 3
  – 50% coinsurance

• Cigna – All HIV drugs on Tier 5
  – 40% coinsurance

• CoventryOne – All HIV drugs on Tier 5
  – 40% coinsurance
  – $1,000 Rx deductible
2014 Florida Plan Analysis - HIV

Examples of Plans with Access Barriers, con’t.

- Humana – All HIV drugs on Tier 5
  - 50% coinsurance
  - $1,500 Rx deductible

- Preferred Medical – All HIV drugs on Specialty Tier
  - 40% coinsurance
  - Indications that Prior Authorization may be required
Examples of Reasonable Cost-Sharing Plans

- **Ambetter** – Most HIV drugs on Tiers 1 and 2
  - $10/25 and $50/75 copayment ranges
- **Blue Cross** – Most HIV drugs on Tiers 1 and 2
  - $10/25 and $40/70 copayment ranges
- **Florida Healthcare** – HIV drugs on Tiers 2 and 3
  - $10 and $30 copayments
- Above plans also subject to deductibles
2014 Florida Plan Analysis - Hepatitis

• Hepatitis B and C Drugs
  – Too early to review for new curative treatments
  – Significant access barriers for common Hepatitis treatments prior to DAAs for HCV
    • High cost-sharing for older non-DAA treatments
    • Extensive prior authorization requirements
  – Pharmacy network restrictions
    • Example: Coventry – all Hepatitis drugs accessed through specialty pharmacy
Examples of High Cost-Sharing

• Aetna – All Hepatitis drugs on Tiers 3 and 4
  – 50% coinsurance

• Coventry One – All Hepatitis drugs on Tiers 4 and 5
  – 30% and 40% coinsurance
  – Subject to deductible
2015 Florida Plan Analysis

• Background
  – Review took place during Open Enrollment
  – One Silver plan for each of 12 issuers
    • New entrants were Assurant and United HealthCare
  – Reviewed HIV treatments
  – Reviewed access to HCV treatments
    • Including Olysio, Sovaldi and Harvoni
  – Also analyzed formularies for HBV treatments
2015 Florida Plan Analysis

• Transparency Concerns Compared to 2014
  – Links to formularies more readily available
  – Formulary information still sometimes confusing
  – Continued lack of transparency regarding out-of-pocket costs for drugs on tiers requiring coinsurance
2015 Florida Plan Analysis - HIV

• Four issuers subject to agreement with FL Office of Insurance Regulation
  – FLOIR investigation led to changes during 2015 open enrollment
  – Aetna/CoventryOne, Cigna, Humana, Preferred
    • 4 HIV medications subject to $200 copay cap
    • Atripla, Complera, Stribild and Fuzeon
  – Issuers slow to reflect changes on healthcare.gov
2015 Florida Plan Analysis - HIV

• Commonly-prescribed HIV medications missing from formularies
  – Only 3 plans covering all 4 approved STRs
    • Assurant, Blue Cross, Humana
    • Triumeq excluded by 10 plans
  – No plan covering Vitekta, newest integrase inhibitor
2015 Florida Plan Analysis - HIV

Examples of Plans with High Cost-Sharing

• Assurant — All HIV drugs on Tier 2
  – 100% patient cost until $3,500 deductible met
  – No cost-sharing after deductible
  – Information on individual drug costs unavailable

• Cigna — All brand HIV drugs on Tier 5
  – 30%/40%/50% coinsurance depending on network or delivery
  – Copay cap for 4 drugs as agreed with FLOIR
Examples of Plans with High Cost-Sharing

• HealthFirst – All HIV drugs, including generics, on Tier 5
  – 30% coinsurance
  – $500 Rx deductible

• Preferred: All brand HIV drugs on Tiers 4 and 5
  – 50% coinsurance
  – $1,500 Rx deductible
  – Copay cap for 4 drugs as agreed with FLOIR not reflected in plan materials
2015 Florida Plan Analysis - HIV

Examples of Reasonable Cost-Sharing Plans

• Ambetter – Almost all HIV drugs on Tiers 2 and 3
  – Tier 2 copay $50
  – Tier 3 copay $100
  – Subject to $1,000 Rx deductible

• Blue Cross – Almost all brand HIV drugs on Tier 2
  – Tier 2 copay $70

• FL Health Care Plans – Almost all brand HIV Drugs on Tier 3
  – Tier 3 copay ranges $30 - $87, depending on network and delivery
  – $400 Rx deductible
2015 Florida Plan Analysis - Hepatitis

Two Reasonable Cost-Sharing Plans

• Blue Cross
  – Almost all HBV drugs on Tiers 1 and 2
    • $20 and $70 copay
  – Most HCV drugs on Tier 4
    • Tier 4 Copay $150

• United
  – Hepatitis drugs on Tiers 1-4
    • Copays $10, $40, $80, $160
  – Prior authorization for 8 drugs
2015 Florida Plan Analysis - Hepatitis

One Plan with Mixed Cost-Sharing

- Florida Health Care Plans
  - Most HBV drugs on Tiers 2 and 3
    - $10-27 copay range
  - 3 HBV drugs and all HCV drugs on Tiers 5 and 6
    - 20% co-insurance for both tiers
  - $400 Rx deductible
2015 Florida Plan Analysis - Hepatitis

High Cost-Sharing Plans

- Aetna – Generics on Tier 4 and brands on Tier 5
  - 40% and 50% coinsurance
  - $500 Rx deductible
  - Prior authorization for 8 drugs

- Ambetter – Almost all Hepatitis drugs on Tier 4
  - 30% coinsurance
  - $1,000 deductible
  - Prior authorization for all
2015 Florida Plan Analysis - Hepatitis

High Cost-Sharing Plans

• Assurant – All hepatitis drugs on Tier 2
  – 100% patient cost until $3,500 deductible met
  – No cost-sharing after deductible
  – Information on individual drug costs unavailable

• Cigna – All brand hepatitis drugs on Tier 5
  – 30-50% coinsurance
  – $2,750 deductible
  – Prior authorization for all but one HBV drug
2015 Florida Plan Analysis - Hepatitis

High Cost-Sharing Plans, con’t.

• CoventryOne – All Hepatitis Drugs on Tiers 4 & 5
  – 40% and 50% coinsurance
  – $500 Rx deductible
  – Prior authorization for most

• Health First -- All Hepatitis drugs on Tiers 4 and 5
  – 30% coinsurance
  – $500 Rx deductible
  – Prior authorization for all
2015 Florida Plan Analysis - Hepatitis

High Cost-Sharing Plans, con’t.

• Humana – All Hepatitis drugs on Tier 5
  – 40% or 50% coinsurance, depending on network
  – $1,500 Rx deductible
  – Prior authorization for 10

• Molina – Majority of HBV and all HCV drugs on Tier 4
  – 30% coinsurance
  – Prior authorization for all but one Hepatitis C drug
2015 Florida Plan Analysis - Hepatitis

High Cost-Sharing Plans, con’t.

- Preferred Medical Plans – Almost all brand Hepatitis drugs on Tiers 4 and 5
  - 50% coinsurance
  - $1,500 Rx deductible
  - Prior authorization for most
2015 Florida Plan Analysis - Hepatitis

Other access barriers for Hepatitis treatment

• Widespread Prior Authorization requirements
• Quantity Limits
• Formularies excluding new curative treatments
  – 7 plans excluding Harvoni, Olysio and Sovaldi
  – Only Blue Cross covering all 3
  – Ambetter and United covering Harvoni only
Summary

• Transparency improved somewhat in 2015
  – Still concerns about access to formulary information

• Patients face access barriers for HIV and Hepatitis drugs in Florida QHPs
  – Formularies missing drugs
  – High cost-sharing in form of coinsurance
  – Rx deductibles in some cases
  – Prior authorization
Summary

• Access to HIV drugs relatively better compared to Hepatitis drugs
  – Vigorous patient advocacy in 2014 resulted in Florida regulatory scrutiny
  – Agreements by 4 issuers to limit cost-sharing for HIV medications in Florida
  – Need for patient advocacy on Hepatitis drugs
THANK YOU

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