



HEALTH CARE FOR ALL

**Using Medical Evidence to Design
Health Insurance Benefits:
Massachusetts No Copay Legislation**

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CU Health Care Value Hub Webinar
March 18, 2016

What the bill does

- The Secretary of EOHHS determines which medical and behavioral health services, treatments and prescription drugs shall be deemed high-value cost-effective services.
- All fully-insured health plans, including Medicaid and commercial insurance plans, cannot not charge cost-sharing for high-value cost-effective medical and behavioral health services.
- A state expert panel will advise the Secretary in making these determinations.

Expert panel

- Primary care physician, primary care provider at a community health center, pediatrician, mental health clinician, and community pharmacist
- Expertise in health economics, actuarial sciences, health care cost effectiveness, women's health, medical ethics, and consumer advocacy
- Department of Public Health, Medicaid, and Division of Insurance

Expert panel's charge

Recommendations on appropriate medical and behavioral health services, treatments and prescription drugs that are:

1. out-patient or ambulatory services, including medications, lab tests, procedures, and office visits, generally offered in the primary care or medical home setting;
2. of clear benefit, strongly supported by clinical evidence to be cost-effective;
3. likely to reduce hospitalizations or emergency department visits, or reduce future exacerbations of illness progression, or improve quality of life;
4. relatively low cost when compared to the cost of an acute illness or incident prevented or delayed by the use of the service, treatment or drug; and
5. low risk for overutilization, abuse, addiction, diversion or fraud

Other provisions

- ‘No cost-sharing’ can just be for a particular diagnosis, disease or condition, or a specific risk factor
- Reimbursement to providers can’t be reduced
- Evaluation every 2 years

Our coalition

- Atrius Health
- Boston Children's Hospital
- Joslin Diabetes Center
- American Heart & American Stroke Association
- Health Law Advocates
- National Alliance on Mental Illness – Mass.
- AIDS Action Committee
- Crittenton Women's Union
- 1199 SEIU

Consumer stories

Marisa –

- Type 1 diabetes and uses two types of insulin, two types of syringes, test strips, and blood pressure medication.
- Struggling with high medical costs since enrolling in private insurance
- Medications add up to \$200/month

Mercy –

- High cholesterol, congestive heart failure and type 1 diabetes
- Takes over 14 medications
- Was hospitalized because could not afford medications