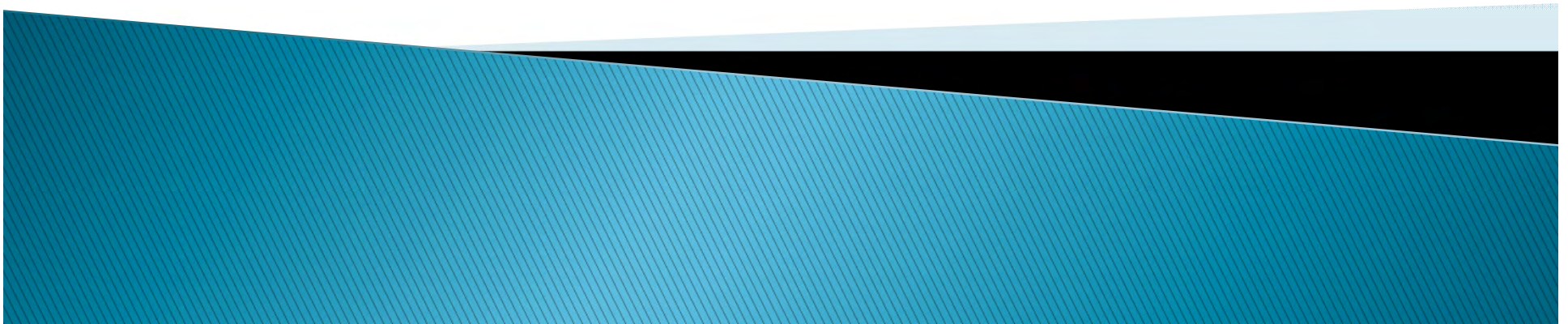


Health Insurer Survey: Opioid Addiction Treatment Coverage

State of Wisconsin
Office of the Commissioner of Insurance



Survey

- ▶ February 2017
- ▶ Sent to 35 insurers who represent approximately 85% of Wisconsin's health insurance market
- ▶ All 35 insurers responded to the 20-question survey
- ▶ Responses reflect coverage during the 2014–2016 plan years for the insurer's Wisconsin group and individual fully insured health insurance business
- ▶ oci.wi.gov/Documents/Consumers/OpioidSurveyReport2017.pdf




Information Requested

- ▶ The survey collected information related to coverage for:
 - Treatment services
 - Medications
 - Options after discharge from hospital or intensive outpatient treatment
- ▶ Coverage limitations and barriers to coverage were also collected



What we learned

Awareness

- ▶ 74% of insurers are involved in awareness activities regarding the risk of opioid addiction
 - Provider Newsletters
 - Social Media
 - Published Articles
 - Member Notices
 - ▶ 80% of insurers have internal committees or work groups responsible for monitoring medical and treatment issues related to substance use or addiction
 - Work groups include counselors, peers, medical and pharmacy directors, providers and social workers
 - ▶ 77% of insurers had employees with job responsibilities including participation on professional committees or work groups regarding substance use or addiction
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What we learned

Insurer Oversight

- ▶ 97% of insurers indicated they contract with a Prescription Benefit Manager (PBM) to administer prescription drug benefits
 - 32% of these had contracts with a PBM owned by the insurer or its parent company while 68% contracted with external contractors
- ▶ 80% contracted with provider networks for mental health, substance use disorder and/or behavioral health services
- ▶ 89% of insurers had a process for identifying patterns of potential prescription drug abuse or misuse
- ▶ 89% of insurers tracked prescription drug claims for opiates and/or opioids



What we learned

Medication-Assisted Treatment (MAT)

- ▶ 97% of insurers covered medication-assisted treatment on an emergency or urgent care basis for an overdose treatment; 94% for a detoxification treatment



What we learned

MAT Coverage and Prior Authorization

Percent of Insurers Covering MAT and Requirements to Access

Medication	On Formulary?	Restrictions?
Antabuse	91.18%	One insurer required prior authorization.
Buprenorphine	94.12%	Eleven companies required prior authorization.
Methadone	85.29%	One insurer required prior authorization.
Naltrexone	97.06%	No insurers restricted access to the drug.
Revia	73.53%	Three insurers required prior authorization, and one of those also required step therapy.
Suboxone	85.29%	Nine insurers required prior authorization, and four insurers (not included in the 85.29%) would only cover the drug with prior authorization and step therapy.
Vivitrol	88.24%	Eighteen insurers required prior authorization, and three of those also required step therapy.



What we learned

Evidence-Based Counseling

- ▶ 80% of insurers use established standards to determine whether a request for opioid addiction treatment and counseling coverage is evidence-based
- ▶ 11% of insurers use medical necessity
- ▶ 6% of insurers do not restrict treatment and counseling coverage



What we learned

Placement Criteria and Care

- ▶ 31% of insurers used the American Society of Addiction Medicine (ASAM) or Center for Disease Control (CDC) criteria for placement, continued stay and transfer/discharge of patients
- ▶ 11% of insurers used company-specific criteria
- ▶ 40% of insurers used Managed Care Guidelines (MCG)
- ▶ 17% of insurers used some other guideline



What we learned

Placement Criteria and Care, Con't...

Benefit	Covered?	Day Limits?			Time Limits?		
		None	Med. Nec.	Other	None	Med. Nec.	Other
Continuing care	97.06%	72.73%	27.27%	0.00%	75.76%	24.24%	0.00%
Inpatient hospitalization	97.06%	69.70%	30.30%	0.00%	75.76%	24.24%	0.00%
Residential rehabilitation	97.06%	63.64%	30.30%	6.06%	69.70%	24.24%	6.06%
Transitional treatment arrangement	94.12%	71.88%	28.13%	0.00%	78.13%	21.88%	0.00%
Outpatient rehabilitation	97.06%	69.70%	30.30%	0.00%	75.76%	24.24%	0.00%
Out-of-state treatment	88.24%	73.33%	26.67%	0.00%	76.67%	23.33%	0.00%



What we learned

Relapse prevention and sobriety maintenance

- ▶ 43% of insurers offer programs that provide intermittent, periodic, relapse prevention, and sobriety relapse services following addiction treatment and recovery
- ▶ 57% of the insurers do not



Questions?

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