Concerns: Cost Sharing of ARVs Under Obamacare

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Research has buoyed recent legal complaints that certain Obamacare marketplace health plans discriminate against people with HIV by placing antiretrovirals (ARVs) in the highest tier for cost sharing. Looking at cost sharing for nucleoside reverse transcriptase inhibitors (NRTIs) in 48 plans from 12 states in the federal marketplace system, researchers found that a quarter of the plans used such “adverse tiering” for NRTIs. The HIV-positive members of those plans paid an average of triple the amount for ARVs as those using the other plans. The premiums in the adverse-tiered plans did tend to be lower than the other plans. However, the cost sharing for HIV medications in the adverse-tiered plans meant that an HIV-positive member would still pay an average of $3,000 more per year than with the non-discriminatory plans. Plans from half the states under examination have been included in a complaint about adverse tiering to the U.S. Department of Health and Human Services.

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