Harvard Analysis Alleges Health Insurance Discrimination Against People With HIV and Hepatitis C

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A nationwide assessment of qualified health plans under the Affordable Care Act (ACA) shows lower rates of insurance coverage in 2016 for people living with HIV and hepatitis C virus (HCV), according to Harvard University's Center for Health Law and Policy Innovation (CHLPI), which compiled the report. Cost-sharing for these consumers is also on the rise, with U.S. health plans often making specific HIV and HCV treatments disproportionately expensive compared with other medications.

The CHLPI analysis particularly calls out the Silver Qualified Health Plan (QHP) offerings on the U.S. insurance marketplace, which have swung particularly high copay costs people with HIV and hep C, sometimes with a coinsurance cost as high as 40 percent of the total treatment. These are meant to be the most accessible and cost-effective plans for low- and middle-income consumers. The report alleges that the insurance practice has the discriminatory effect of discouraging people with HIV and HCV from enrolling in these plans and shifts the burden of cost back to their enrollees.

State-by-state reports on the availability of insurance coverage for HCV and HIV have already started rolling out on CHLPI's site. The organization plans to partner with advocates across the country to analyze all the 2016 Silver QHPs available on 20 state marketplaces and to provide detailed information on all the insurance plans available in these states.

The CHLPI is also planning to address the Department of Insurance Commissioners to address unfair cost-sharing and treatment-selecting practices in Silver plans across the country. If necessary, the organization is prepared to sue under the ACA's antidiscrimination regulations to ensure that this year's insurance trends for people with HIV and hep C do not become the norm.

Click here for a rolling list of the CHLPI's state assessments on the state of HIV and HCV insurance coverage. So far, most reports have focused on the South and the Midwest, where the problem

was found to be most severe.

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