

WISCONSIN AIDS/HIV PROGRAM NOTES

January 2009

Wisconsin Health Insurance Coverage for Routine HIV Screening in Health-Care Settings: an Informal Review

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Background

In September 2006, the federal Centers for Disease Control and Prevention (CDC) released recommendations for routine HIV testing of all persons between the ages of 13 and 65.¹ As part of its efforts in addressing implementation of these recommendations, the Wisconsin AIDS/HIV Program recently examined the extent to which Wisconsin health insurers cover routine HIV testing in health care settings.

Reimbursement administrative guidelines and policies are influenced by a variety of factors, including clinical practice standards and guidelines developed by professional organizations. At times, there is not complete consensus among professional groups. For example, the US Preventive Services Task Force (USPSTF), a nationally recognized independent panel of experts that develops recommendations for clinical preventive services, recommended in 2007 that all pregnant women and all persons at increased risk be screened for HIV. The USPSTF did not address (by recommending for or against) routine screening of persons not at risk.² Recently, however, the American College of Physicians (the leading professional organization for internal medicine) and the HIV Medicine Association released clinical practice guidance that is consistent with the 2006 CDC recommendations and supports routine HIV screening.³

Implementing the 2006 CDC testing recommendations has raised several concerns. HIV testing differs from many other routine tests, especially the way preliminary positive or confirmatory test results are interpreted and delivered. This will require a change in knowledge and skills by many clinicians.⁴ Another area is the Wisconsin statutes on informed consent for HIV testing. Statutory changes may be needed to ensure that persons are fully informed that they are undergoing routine testing and informed of the option to decline testing.

A major concern, and the subject of this paper, is how costs are covered for expanded HIV screening in health care settings. Many managed care organizations follow recommendations from the USPSTF -- not the CDC -- in determining what type of HIV screening services to cover.⁵ Without a USPSTF recommendation for HIV screening populations not at risk, many health insurers do not cover HIV testing in health care settings such as hospital emergency departments.⁴

Cost and Effectiveness

Cost-analysis studies indicate that routine HIV testing compares well to other screening tests in health-care settings. For example, studies for breast cancer screening in women found a cost-effectiveness ratio of about \$57,500 per quality adjusted life-year (QALY). Colon cancer

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screening in adults age 50-85 years has a cost-effectiveness ratio of around \$57,700 per QALY and, for diabetes screening in adults over age 25, a ratio of \$70,000 per QALY has been documented.⁶ Cost effectiveness studies of routine HIV testing have ranged from \$41, 736 per QALY⁸ to \$71,000 per QALY,⁷ assuming a 1% prevalence of undiagnosed HIV.

While measures of cost effectiveness may estimate the potential success of routine HIV screening, they do not address the issue of lack of access to health care for uninsured or underinsured persons.⁹ Individuals who do not regularly seek medical care may be those who are at greatest risk for HIV infection.¹⁰

CDC Recommendation, Public Opinion and Legislation

Some health insurance plans began to cover routine HIV testing soon after the CDC recommendations were issued. These private insurers included UnitedHealth Group, Aetna, and Cigna.¹¹ Humana and Kaiser Permanente have also stated support for the CDC routine HIV testing recommendations.¹² However, because many health insurance plans rely upon the recommendations of the USPSTF, broad acceptance of the CDC recommendations by health insurance plans has not been realized. Despite this fact, a recent survey of individuals showed that 65% of respondents said that HIV/AIDS test should be part of a routine blood test. Eighty-three percent of respondents indicated support for requiring health insurance and/or government health plans to cover HIV/AIDS testing.¹⁴

Nationally, many demonstration projects for HIV testing in health care settings have been covered primarily by federal funding and the manufacturers of rapid HIV test kits who have provided free test kits.⁴ Steps toward true universal insurance coverage for the costs of routine HIV testing have been addressed mainly through proposed legislation, such as that introduced and passed into law in California in 2008.¹³

Individual and Group Insurance Coverage in Wisconsin

In order to assess insurance coverage for routine HIV screening in Wisconsin, the AIDS/HIV Program contacted the Wisconsin Office of the Commissioner of Insurance (OCI). With the help of the OCI, highest volume group and individual insurers were surveyed on coverage for routine HIV screening in health-care facilities. Information on these companies was solicited and web searches were conducted to determine if these companies would cover a routine HIV screening test in a health-care setting as recommended by the CDC in September of 2006.

Table 1. Survey results of individual health insurance companies

Individual Health Insurance Companies	<i>Top 20 (17 Unique Companies)</i>
Surveyed	17
Responded or Information Found	11 (65%)
Covers Routine HIV Screening Tests	8 (73%)
Does Not Cover Routine HIV Screening Tests	1 (9%)
Unknown	2 (18%)
Market Share of Companies Covering Routine HIV Tests	43 %

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The list of the top twenty individual insurers accounted for 75.6% of all individual insurance policies written in Wisconsin. In some cases, subsidiaries of a parent company issued policies under different names. In these cases, the subsidiaries were combined into the parent company. Because of this, seventeen companies that issued individual policies were surveyed. Of these seventeen companies, information was obtained on eleven companies (65%). Of the eleven companies for which information was available, eight (73%) cover routine HIV screening in health care settings. These eight companies accounted for 43% of all individual insurance policies written in Wisconsin.

One company does not cover routine HIV screening tests in health-care settings. This insurer only covers an HIV test when deemed medically necessary.

Two of the ten individual insurers did not provide clear information on their policy for various reasons. While responses could not be clarified, a number of insurers indicated that their HIV testing policy could not be determined without a specific policy or plan number due to the variability of coverage among plans offered.

Table 2. Survey results of group health insurance companies

Group Health Insurance Companies	Top 20 (17 Unique Companies)
Surveyed	17
Responded or Information Found	14 (89%)
Covers Routine HIV Screening Tests	9 (64%)
Does Not Cover Routine HIV Screening Tests	2 (14%)
Unknown	3 (21 %)
Market Share of Companies Covering Routine HIV Tests	53 %

The list of the top twenty group insurers accounted for 81.6% of all group insurance policies written in Wisconsin. In some cases, subsidiaries of a parent company issued policies under different names. In these cases, the subsidiaries were combined into the parent company. Because of this, seventeen companies that issued group policies were surveyed. Of these seventeen companies, fourteen responded (89%). Of the fourteen companies that responded, nine (64%) would cover routine HIV screening in health care settings. These nine companies accounted for 53% of all group insurance policies written in Wisconsin.

Two of the fourteen companies do not cover routine HIV screening tests in health-care settings. One of these insurers only covers an HIV test when deemed medically necessary. The second insurer covered only dental health policies and did not cover a routine HIV test for dental exams.

Insufficient information was available from three companies regarding the status of coverage for routine HIV screening.

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Table 3. Survey of other health insurance companies

	<i>13 Unique Companies</i>
Surveyed	13
Responded or Information Found	10 (77 %)
Covers Routine HIV Screening Tests	6 (60 %)
Does Not Cover Routine HIV Screening Tests	3 (30 %)
Unknown	1 (10 %)

Thirteen other companies not included in the highest volume group and individual insurers were also surveyed. These companies offered either individual or group policies in Wisconsin. Of these thirteen companies, ten responded (77%). Of the ten companies that responded, six (60%) cover routine HIV screening in health care settings.

Three of the ten companies (30%) do not cover routine HIV screening tests in health-care settings. All of these insurers only pay for an HIV test when the test is deemed medically necessary or when there is a history of risk and medically indicated.

Coverage under one company (10%) remains unknown due to the company could only provide information if a specific policy number or plan was given.

Medicaid and BadgerCare

Finally, Wisconsin Medicaid and BadgerCare Plus examined some clinical scenarios provided by the AIDS/HIV Program. For these scenarios, Medicaid and BadgerCare Plus would cover routine HIV screening. Both the Standard Plan and the Benchmark Plans of Wisconsin Medicaid and BadgerCare Plus have no diagnosis restrictions for the use of HIV laboratory services. Therefore, routine HIV testing would be reimbursed regardless of the diagnosis if the medical provider met all other normal Medicaid and BadgerCare Plus requirements.¹⁵

Conclusion

Combining the top twenty individual health insurers, the top twenty group insurers, smaller individual and group insurers, and Medicaid in Wisconsin, a total of 38 companies were searched or queried for information regarding coverage of routine HIV screening tests. Out of these 38 companies 29 (76 %) either responded to questions or had information available on routine HIV testing coverage in health care settings. Of the 29 that had information available, 19 (65 %) would cover a routine HIV screening test in health care settings. Six (21 %) specifically said that they would not cover routine tests. These six insurers would cover HIV tests only when medically necessary or if clinical need was present. Four companies (14%) provided no information on routine HIV screening coverage and their position remains unknown. This informal assessment indicates that the majority of health insurers in Wisconsin cover routine HIV testing. With increasing numbers of care providers and professional organizations supporting the 2006 CDC recommendations for routine HIV screening, more health insurers will likely cover routine HIV testing. This change in insurance coverage will remove what some providers have identified as one of the major barriers to the implementation of routine HIV testing in health care settings.

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