Is Exempting Preventive Medication from Health Plan Deductibles Beneficial for Patients with Diabetes?

High deductible health plans linked to Health Savings Accounts (HSA-HDHPs) require all healthcare services except certain preventive care to be included under the deductible.

In recent years, an increasing number of employers have adopted Preventive Drug Lists (PDLs) that exempt certain clinically important classes of medications from deductibles.

Is a shift to PDL coverage associated with higher medication utilization among patients with diabetes in HSA-HDHPs?

PDLs cover important classes of medication to manage diabetes-related comorbidities, and result in substantial out-of-pocket savings and increased adherence to medications for patients with diabetes, especially those with lower incomes.

Transition to PDL coverage resulted in:

- Decrease of $612 per member per year in out-of-pocket medication expenditures
- Increase in medication use of 6.0 30-day refills per person during the year
- More than two fold greater increase in refills for lower-income patients than higher-income patients

Reduced cost-sharing for preventive drugs preferentially benefits low-income patients with diabetes in high deductible health plans with health savings accounts.

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