What are the remaining barriers to coverage of preventive services that the ACA has not addressed?

Stacey A Fedewa, PhD

Scientific Director American Cancer Society March 1, 2021



Type of Insurance Among Screening Aged Adults 50-64, NHIS 2019



- Cost-sharing loopholes (Private)
- Expanding existing policies (Medicaid)
- Tightening existing policies (Medicaid)
- Other barriers that the ACA has not addressed



Cost-Sharing Loopholes: Grandfathered Plans

- Issue: Plans that existed before ACA enactment (March 23, 2010) do *not have* to comply with cost-sharing
- Scope
 - In 2018: 20% of surveyed employers offered Grandfathered Plans
 - 16% of current workers were enrolled in a Grandfathered Plans



https: Kaiser Family Foundtation: //www.kff.org/report-section/2018-employer-health-benefitssurvey-section-13-grandfathered-health-plans/

CRC Screening Loophole: Cost-sharing after a Positive Stool-Test

- **Issue:** If a person has a stool-test and it's positive, cost can be imposed for recommended and necessary follow-up colonoscopy
 - Timely follow-up after a positive stool-test is suboptimal (eg: 42% in one community health center)
 - Delayed follow-up (>10 months vs within 1 month) is associated with greater likelihood of CRC and advanced staged-CRC
- Scope:
 - In 2018, 11% of adults receive stool-testing, this % is higher among Hispanic and Asian adults and people with lower household incomes
 - 5% of stool-tests are positive



Increase because of COVID?

Breast Cancer Screening: Cost Sharing after Abnormal Mammogram

- Issue: If a woman has an abnormal mammogram or has dense breasts identified as part of her initial mammogram, she may face out of pocket expenses for additional tests (including MRI)
- Scope:
 - 11% of women with a screening mammogram are called back
 - 33-46% of women 50-64 years in the US have heterogenous or extremely dense breasts, may need additional testing
 - Black women are more likely to have dense breast tissue



Sources: Lehman et al 2017 <u>https://pubs.rsna.org/doi/full/10.1148/radiol.2016161174</u>; Sprague et al 2014 <u>https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4200066/</u>; McCarthy et al 2016: <u>https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5939658/</u>

- Loopholes
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Expanding existing policies with Medicaid Expansion

Issue: 12 states have not yet expanded Medicaid

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NOTES: Current status for each state is based on KFF tracking and analysis of state activity. (Expansion is adopted but not yet implemented in MO and OK. (See link below for additional state-specific notes).

SOURCE: "Status of State Action on the Medicaid Expansion Decision," KFF State Health Facts, updated February 4, 2021. <u>https://www.kff.org/health-reform/state-indicator/state-activity-around-expanding-medicaid-under-the-affordable-care-act/</u>

Number of Non-Elderly Adults Who are Uninsured but would be Eligible for Coverage



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urce: Kaiser Family Foundation :https://www.kff.org/medicaid/issue-brief/the-coverage-gap-uninsured-poor-adults-in-states-that-do-not-expand-medicaid/

Based on: current population survey

- Loopholes
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Medicaid Work Requirements?

- Stay tuned!
- Issue: Section 1115 Waivers impose work requirements on Medicaid recipients
 - 12 states have received Federal approval from CMS, 7 more states have application
 - Case Example: In June 2018, Arkansas became the first state to issue work requirement (before Federal Judge stopped it in 2019): 17,000 adults lost insurance coverage because of it.



Medicaid Coverage for Lung Cancer Screening

- Lung cancer screening is recommended for 50-80 years who currently or formerly smoked w/ a 20 year pack-history (draft USPSTF recommendations)
- Many eligible non-elderly adults have Medicaid coverage
- Only 5-6% of people who are eligible receive lung cancer screening

Figure 1: Coverage of Lung Cancer Screening in State Medicaid Fee-for-Service Programs





Source: American Lung Association: <u>https://www.lung.org/lung-health-diseases/lung-disease-lookup/lung-cancer/saved-by-the-scan/resources/state-lung-cancer-screening</u>; Fedewa et al 2020: https://pubmed.ncbi.nlm.nih.gov/33176362/

- Loopholes
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Barriers to Cancer Screening





Source: Taplin et al 2012 https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3482968/

Thank you!