

At a Glance | August 17, 2023

Limited Upside for Employers to Resume Cost Sharing on Preventive Services

The U.S. Department of Health and Human Services estimates that 151.6 million people had access to free preventive care under the Patient Protection and Affordable Care Act (ACA) in 2020. If a recent federal judicial ruling stands, employers could start imposing cost sharing for select preventive services and medications. Enrollees utilizing these services could face a substantial increase in their personal out-of-pocket spending, while employer savings from reintroducing cost sharing would be negligible.

PROPHYLAXIS

PrEP is highly effective at preventing HIV. While the medication is costly, the savings to employers would be negligible relative to the cost to enrollees.

HIV PrEP

\$2,747
Enrollee Copay (20%)

0.2%
Enrollees Using Service

0.08%
Employer Savings

INTERVENTION

Perinatal depression affects as many as 1 in 7 women and is one of the most common complications of pregnancy and the postpartum period.

Preventive Interventions for Perinatal Depression

\$91
Enrollee Copay (20%)

1.0%
Enrollees Using Service

0.02%
Employer Savings

COUNSELING

Behavioral counseling interventions to limit excess gestational weight gain during pregnancy may improve health outcomes for women and infants.

Behavioral Counseling Interventions for Healthy Weight in Pregnancy

\$33
Enrollee Copay (20%)

0.04%
Enrollees Using Service

<0.01%
Employer Savings

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SOURCE: Paul Fronstin, Ph.D., Employee Benefit Research Institute; M. Christopher Roebuck, Ph.D., RxEconomics, LLC; and A. Mark Fendrick, M.D., University of Michigan, "Imposing Cost Sharing on Preventive Services Significantly Impacts Expenditures for Eligible Enrollees but Does Not Substantially Reduce Aggregate Employer Health Care Spending: Implications of *Braidwood Management Inc. v. Becerra*," EBRI Fast Facts, no. 474 (June 22, 2023).