Hep C Health Insurance Discrimination

An analysis from Harvard University

June 6, 2016

A nationwide assessment of qualified health plans under the Affordable Care Act 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 offerings on the U.S. insurance marketplace, which have swung particularly high copay costs to 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.

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