

INITIATIVE #5 - REMOVE BARRIERS TO INSURANCE COVERAGE

- ✓ Support efforts to ensure health insurance carriers are compliant with federal law.
- ✓ Support coverage for recovery support services in private carrier benefit arrays.
- ✓ Support efforts to eliminate barriers to non-opioid alternative medications on tiered formularies.

Overview

New Hampshire can do better to support individuals in recovery and should begin by looking at barriers to recovery within existing health insurance carrier practices. While New Hampshire has recently made great strides forward by guaranteeing timely access to treatment for individuals with substance use disorder, there is still more work to do. Where most health insurance carriers provide access to clinical substance use disorder treatments, few, if any, currently provide coverage for recovery support services or non-opioid alternative medications. Recovery support services are an evidence-based practice, which help to reduce the threat of relapse among individuals new to recovery. Similar to recovery supports, non-opioid alternative medications also reduce the likelihood of relapse by providing individuals in recovery with acute pain relief without triggering drug-seeking behaviors. Many individuals in recovery have reported significant difficulty obtaining insurance coverage for non-opiate alternatives due to the tiered formulary designs used by health insurance carriers. In some cases, carriers will fully cover an opioid pain reliever, while only covering a fraction of the cost of a non-opioid alternative; despite the fact that the non-opioid could prevent a potential (and expensive) relapse event.

Background

In the 2016 session, the legislature passed a number of bills aimed at improving the ability of individuals with substance use disorder to access treatment in a timely manner. The legislature removed prior authorization for the first two outpatient visits, eliminated delays for individuals requiring higher levels of inpatient care and required health insurance carriers to use ASAM treatment criteria when making medical necessity determinations. While this package of bills will have a significant impact for those in need of treatment in New Hampshire, the legislature failed to address issues related to insurance coverage for non-clinical services and access to non-opioid pharmaceuticals for individuals in recovery. Current carrier practices excluding coverage for such services may raise questions as to whether carriers comply with state and federal parity law.

Facts and Figures

Recovery support services are evidence-based, non-clinical, support services delivered to individuals in early recovery by peers with lived experience. Recovery support services help to keep individuals in recovery and shorten the length of relapse events by connecting individuals with services in a timely manner. Similar to recovery supports, non-opioid alternatives also help individuals to remain in recovery. Many non-opioid alternatives are not included on preferred drug formularies, meaning they are only available to individuals in recovery through a denial and appeal process, or off formulary with exorbitant copays.

Type of Policy Change

- Budget policy - Support a state budget that provides increased funding for peer recovery services.
- Legislative policy - Support the legislation clarifying the duties and responsibilities of insurance carriers to make non-opioid alternatives available for individuals in recovery.
- Administrative policy - Encourage and support a full investigation into health insurance carrier compliance with the federal parity law by the NH Insurance Department and the Department of Health and Human Services.

Conclusion

New Hampshire must support individuals in recovery by ensuring access to services and medications that reduce the risk of relapse. Current carrier practices for covering such services must comply with federal law, requiring regulatory oversight from New Hampshire Insurance Department and the Department of Health and Human Services.