

# Harvard and AFC identify best IL health care plans for people with HIV

January 12, 2016

## The deadline to enroll in health care coverage is approaching fast.

The AIDS Foundation of Chicago and [Harvard Center for Health Law and Policy Innovation](#) recently published [a collaborative health marketplace analysis](#) that identifies this year's best health plans for people living with HIV and other chronic conditions in Illinois.

Quality Health Plan Assessments were conducted in eleven states throughout the nation to better understand each individual state's insurance plan. Specifically in Illinois, over 40 health plans were analyzed. The report found the majority of the state's plans provide "robust" coverage of HIV medications in 2016. Of all the insurers evaluated, Ambetter was considered an outlier, providing coverage for only 15 out of the 24 observed HIV medications. In contrast, the remaining plans covered at least 20 of the medications.

Overall, the assessment illuminates how some insurers do not cover common and newer treatment regimens — or offer high cost sharing and adverse tiering for HIV and hepatitis C (HCV) medications.

### Overall findings

Several areas of concern for people living with HIV and HCV) seeking coverage emerged. These areas include unreliable coverage of commonly prescribed and newer treatment regimens, as well as cost sharing. One alarming cost-sharing approach used by some insurers requires co-insurance to access medications and placing HIV and HCV drugs in the highest formulary tier.

### Illinois findings

- 42 silver-level health care plans were assessed in Illinois.
- The vast majority of silver-level health care plans offered in 2016 for Illinois for people living with HIV provide fairly robust coverage of HIV medications. The outlier was Ambetter, which covered only 15 of 24 assessed medications. The remaining 39 plans in Illinois covered 21-24 of the available medications, with 38% of plans covering all 24.
- 67% of Illinois marketplace plans cover all three of the new HCV medications (Sovaldi, Harvoni and Viekira Pak). The remaining 33% of silver-level plans only cover Sovaldi and Harvoni.

To learn more and read the full report, [click here](#).