Impact of Cost-Sharing on Preventive Health Services in the United States: A Critical Review

**Background**

- Health services such as screenings and vaccinations are effective in preventing disease.
- Immunizations are one of the most cost-effective health interventions, reducing or eliminating the burden of many infectious diseases.
- However, preventive services are underutilized and barriers to access exist.
- Cost-sharing is a major barrier to the use of preventive screening services outside of the U.S., and cost-sharing has been considered to provide support for adult immunization activities.
- The Affordable Care Act has helped to increase access to coverage, however, not all recommended preventive services are included.

**Methods**

- We performed a MEDLINE, EMBASE, and Cochrane database for studies published in the U.S. from 2000 to 2014 that included the keywords “immunization” or “vaccine” or “vaccination” or “immunization” or “preventive service” or “prevention strategy” and “cost-sharing” or “consumer cost” or “patient cost” or “out-of-pocket cost”.
- We excluded studies conducted before 2000 or outside of the U.S. or studies that reported information regarding vaccine effectiveness, characterizing barriers, year, journal, study design types and outcomes assessed, and study results by vaccine.
- The information was then grouped by type of preventive service (i.e., immunization or screening/counseling/testing).

**Results**

- **Immunizations**
  - **Financial Barriers**
    - Three studies reported increased cost-sharing and inadequate reimbursement as significant financial barriers to the use of immunizations.
    - One of the characteristics associated with physicians reporting greater difficulty vaccinating high-risk patients was having patients with Medicare Part D, especially for those with high out-of-pocket costs on vaccines and Medicare Part D policies.
    - Compared with PP plans, significantly higher proportions of HMO and POS plans had full benefits coverage for vaccines.
    - Stakeholders identified specific financial barriers to influenza vaccine delivery in 3 major areas: purchase and administration of vaccine, logistics of vaccine delivery, and reimbursement for vaccine.

- **Benefit Coverage**
  - Two studies examined the impact of increased insurance coverage and immunizations.
  - Compared with PP plans, significantly higher proportions of HMO and POS plans had full benefits coverage for vaccine.

- **Data**
  - There are still oppsues and cost barriers for vaccines, such as pneumonia, that are covered under both Medicare and Part D.
  - Medicare Part D coverage for influenza, and zoster. HMO and POS plans had full benefits coverage for vaccines compared to PPO and other private insurance plans.
  - The advantage of having universal health plans in a consumer-driven health plan become especially clear when one considers high out-of-pocket costs for vaccines.

- **Cost-Sharing Impact on Preventive Measures (Immunizations)**

**Discussion**

- **Cost-Sharing (Out-of-pocket cost) is a critical factor in the uptake of recommended preventive health services and contribute to the forgoing of recommended preventive services in the U.S.”**

**Conclusion**

- The adverse effects of cost-sharing on preventive services are significant, and policies to reduce or eliminate cost-sharing may be effective in increasing the use of preventive care.

**References**

1. Jantzi L. Health services such as screenings and vaccinations are effective in preventing disease. J Clin Nurs 2010 Dec;20(23):3203-3209.