America's Health Insurance Plans

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Gopal Khanna, M.B.A. Director Agency for Healthcare Research & Quality 5600 Fishers Lane Rockville, MD 20857

Submitted electronically: https://effectivehealthcare.ahrq.gov/

Re: Draft Evidence Report/Technology Assessment: Achieving Health Equity in Preventive Services

Dear Mr. Khanna:

America's Health Insurance Plans (AHIP) appreciates the opportunity to respond to the Agency for Healthcare Research & Quality's (AHRQ) request for public comment on its draft evidence report on Achieving Health Equity in Preventive Services. Health insurance providers are committed to reducing disparities across the continuum of care, and we have provided examples of these efforts specifically targeting preventive care.

Promoting Health Equity by Addressing Social Barriers to Health Care

Health care disparities are often rooted in social barriers for accessing care. Increasingly, research shows that social and economic challenges (e.g., food insecurity, lack of safe & affordable housing options, unreliable transportation) contribute to health care access and outcomes across populations. It has been estimated that medical care accounts for only 10% of overall health outcomes. Health insurance providers recognize that if they can help people address social barriers that undermine their good health, they can make a huge difference in improving their members' health, quality of life, peace of mind, and financial security.

Much of the health insurance industry's commitment to improving health equity, reducing health disparities, and addressing the social determinants of health stems from the longstanding work of case managers and social workers who help patients navigate their care. These efforts continue to grow and evolve, with more health insurers launching and expanding programs aimed at addressing the social needs of the people they serve. Whether health insurers are investing in affordable housing units, providing fresh produce to families, or helping to coordinate



transportation for medical appointments, health insurers are committed to innovating scalable, sustainable, and impactful programs to improve the health and well-being of consumers.

To amplify these efforts, AHIP recently launched Project Link (https://www.ahip.org/project-link/), a new initiative to convene health insurance providers to address social barriers to health and promote long-term well-being. Project Link will help to establish clear, collective strategies and goals for insurance providers, ensuring new programs addressing social determinants of health are scalable, sustainable, and measurable in improving health and affordability for all Americans. Through Project Link, AHIP will develop research and policy agendas at both the state and federal level to improve the health, well-being, and financial stability of consumers, patients, and taxpayers.

Reducing Disparities for Preventive Care

We commend AHRQ for their longstanding commitment to reduce disparities in health care. Research shows that racial and ethnic minorities are often disproportionately burdened by chronic illness. Recognizing these disparities, our members work collaboratively with providers to deliver culturally competent care and leverage data analytics to design prevention programs for particular patient populations and increase use of recommended preventive services. The Affordable Care Act and other programs have increased patient access to recommended preventive care without cost-sharing. But use of these preventive services remains low. In fact, as of 2015, only 8% of U.S. adults ages 35 and older received all the high-priority preventive services recommended for them, such as screening for blood pressure, cholesterol, cancers, tobacco and alcohol use, obesity, and depression, as well as vaccinations for flu, Zoster, and pneumococcal.

The AHRQ draft report concludes that, in populations adversely affected by disparities, evidence is strongest for:

- patient navigation services to increase colorectal, breast, and cervical cancer screening;
- telephone calls and prompts to increase colorectal cancer screening; and
- reminders that include lay health workers encouraging breast cancer screening.

Health insurance providers recognize these are valuable strategies to increase use of preventive screenings. Insurance providers continue to implement innovative ways to engage and encourage consumers to get preventive care. Use of routine preventive care improves patient health and impacts the economic health of our country. The Centers for Disease Control and Prevention (CDC) estimates that preventable chronic diseases account for 75% of the nation's health care spending and reduce economic output in the US by \$260 billion each year.



<u>Health Insurance Provider Strategies to Promote Preventive Care, Reduce Health Disparities and Improve Health Equity</u>

Health insurance providers employ case managers, nurses, care coordinators, and increasingly, community health workers to promote preventive care with consumers and help people navigate their care.

Kaiser Permanente

Health insurance providers invest in consumer outreach campaigns tailored for specific populations to reach people where they live. Kaiser Permanente is an integrated managed care consortium based in Oakland, CA that serves more than 12 million members. Kaiser Permanente has partnered with barbershops and hair salons in Baltimore to offer flu vaccines, body mass index calculations, blood pressure checks, HIV tests, and take-home colorectal cancer tests to local residents at no cost. In working directly with partners to embed health care resources within the community, Kaiser Permanente's "Good Health & Great Hair" Initiative is an excellent example of how health insurance providers design programs to combat disparities. From a member perspective, the Permanente Medical Group has also launched a major initiative with the Hispanic population to focus on outreach in churches and community settings. As a part of this work, the Permanente Medical Group focused on colorectal cancer screening through use of Spanish language novellos, videos, and demonstrations.

Cultural Competency

Underscoring the issue of health care disparities is the cultural competency of our health care workforce and institutions. Cultural competency reflects how clinicians, health insurance providers, and other health care organizations deliver health care services to meet the social, cultural, and linguistic needs of their patients. Health insurance providers work hand-in-hand with physicians and other health care providers to deliver culturally competent care.

HealthPartners

Headquartered in Bloomington, MN HealthPartners is an integrated health care organization serving more than 1.8 million medical and dental health plan patients nationwide. HealthPartners analyzed the colorectal cancer screening of the people it serves and found that only 43% of people of color were screened for colon cancer compared to 69% of white patients. To address that disparity, HealthPartners launched a series of projects to improve screening rates, targeting outreach and providing mail-in Fecal Immunochemical Test (FIT) kits to patients of color between 50 – 75 years old who had never been screened. More than 3,000 kits were distributed to members. Moreover, recognizing the large community of African and southeast Asian



immigrants in Minnesota, the kits were mailed with instructions in seven languages. Follow-up reminder calls were conducted, with translation services available for different language needs. As a result of HealthPartners' efforts, there were vast improvements in screening rates – more than 65% of people of color were screened (compared to 43% eight years earlier), significantly narrowing the disparity gap.

Cigna

Cigna is a leading provider of employer-provided health care benefits and services, but it participates in multiple insurance markets, including commercial and government-run programs. Cigna routinely analyzes their quality performance data to identify disparities in cancer screening rates and designs tailored programming to reach under-resourced communities. In 2015, Cigna launched an initiative to reduce disparities in breast cancer screening between white and African-American consumers in Tennessee. The insurance provider wanted to make breast cancer screening easier, more personalized, and rooted in the local community. Cigna provided their members with customized information about the closest screening facilities to their home. To improve access to care and leverage trusted relationships, Cigna also collaborated with local partners, Methodist Le Bonheur Healthcare and the Congregational Health Network, to offer screening on mobile mammography vans at local churches in neighborhoods. The insurance provider also personalized messaging for members tailored to the specific issues and concerns they care about most in order to drive engagement and build trust in the member-health insurance provider relationship. As a result of this multi-year effort, Cigna successfully eliminated the breast cancer screening rate disparity in Shelby County, TN and the state.

Conclusion

Again, we thank you for the opportunity to provide these comments. We look forward to engaging with the AHRQ team regarding Project Link and other efforts the health insurance industry has underway to tackle health disparities and promote culturally competent care. Thank you for the opportunity to comment on these important issues. If you have any questions, please contact Kate Berry at kberry@ahip.org.

Sincerely,

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America's Health Insurance Plans (AHIP) is the national trade association representing the health insurance community. AHIP's members provide health and supplemental benefits to millions of Americans through employer-provided coverage, the individual insurance market, and public programs such as Medicare and Medicaid. AHIP advocates for solutions that expand access to affordable health care coverage to all Americans through a competitive marketplace that fosters choice, quality, and innovation. Visit www.ahip.org for more information.