



Insight

New Data: Early ACA Enrollees Appear Older and Sicker

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Yesterday, Express Scripts – one of the nation’s largest pharmacy benefit managers (PBM) – released their first two months of prescription drug data from enrollees in the Affordable Care Act’s (ACA) health insurance exchanges. As a result, we now have an initial picture of how exchange enrollee’s prescription utilization compares with that of insurance plan enrollees served by Express Scripts outside of the exchange. As indicated by the newly released [data](#), individuals receiving coverage through the exchange in January and February appear to be older, sicker, and more expensive than those who receive coverage through commercial insurance plans.

The numbers show a 47 percent increase in specialty drug prescriptions for the exchange population as compared to the commercial insurance population. Much of this increase comes from filling specialty drugs that are typically used to treat chronic and severe conditions. For example, the report notes that more than six in every 1,000 prescriptions filled for the exchange population were medications to treat HIV – nearly four times the proportion of the HIV drug usage in commercial claims. The study also highlights the increased use of pain medications by 35 percent, a 27 percent increase in anti-seizure medications and a 14 percent higher rate of claims for anti-depressants as compared to commercial plans. Again, this utilization is only recorded for the first two months of coverage. It is worth noting that these individuals with high drug utilization, and therefore higher drug costs, are likely to also have high claims costs for the doctor visits and hospital stays as well. Though specialty drug prescriptions were filled at a higher rate than in commercial plans, the use of contraceptives in the exchange population is 31 percent lower. This difference could be further evidence that early enrollees skew older and are unlikely to need contraception.

As the first look into the use of prescription drugs in the exchange, this information shows that those who were initially covered in January and February are utilizing more specialty drugs than the commercial population. Express Scripts calculates that 1.1 percent of total prescriptions in exchange plans were considered specialty drugs, as compared to 0.75 percent in commercial health plans. Trends may shift, as those who signed up for coverage towards the end of open enrollment in March may not have the same health concerns or sense of urgency to gain coverage. However, as insurers work to propose rates for 2015 over the next two months it is important to recognize that early data will play a major role in those calculations, including the higher utilization of specialty drugs in the exchange.