

The Obesity Coverage Gap: Health Insurance Often Excludes Obesity Treatments, Even When Workplace Wellness Programs Target BMI

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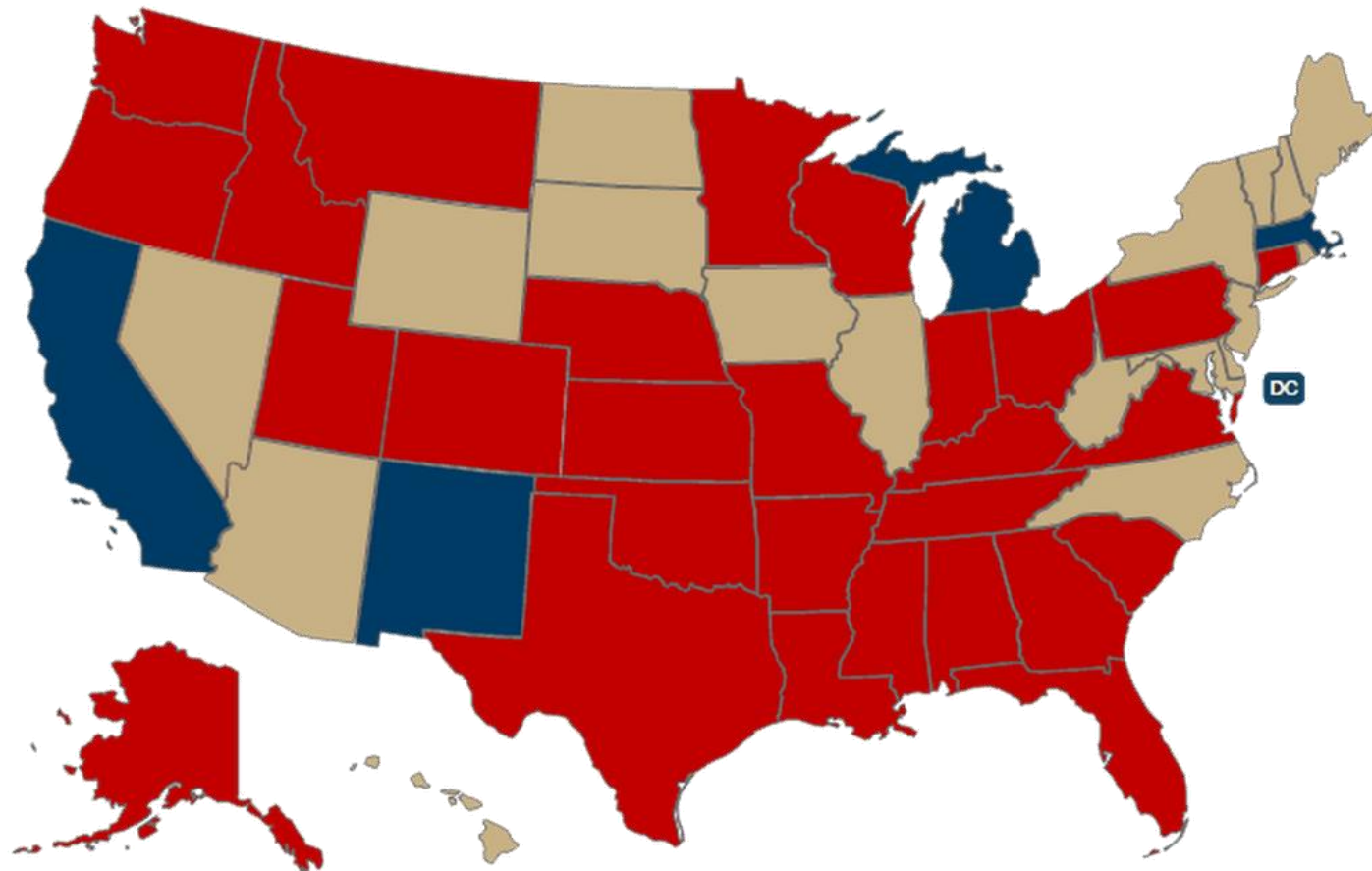
Health Insurance/Obesity Treatment

Background

Obesity Care and the ACA

- **Essential health benefits often exclude**
 - Medical obesity care
 - Bariatric surgery
- **General exclusions for obesity care have persisted**
- **Despite mandate to A/B rated prevention services with no cost sharing (IBT)**

ACA Benchmark Plans Often Exclude Obesity Treatment



- Do not cover bariatric surgery nor weight loss programs
- Covers bariatric surgery but does not cover weight loss programs
- Covers bariatric surgery and weight loss programs

Wellness Programs

- Substantial financial incentives allowed
- Based upon biometric outcomes
- Including BMI
- Reportedly being adopted by employers with increasing frequency

Objectives

Measure consumer perceptions

- Of coverage for obesity treatment by their health insurance
- Prevalence of wellness programs with financial incentives based on weight or BMI
- Examine shifts between 2015 and 2016

Health Insurance/Obesity Treatment

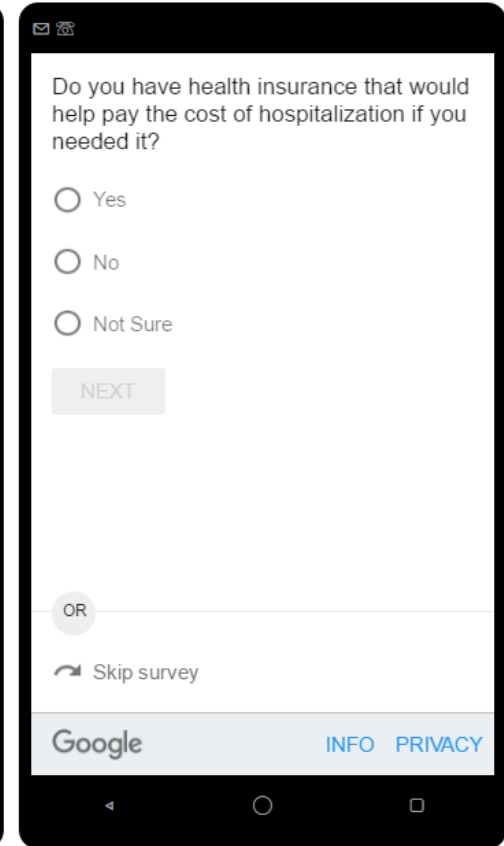
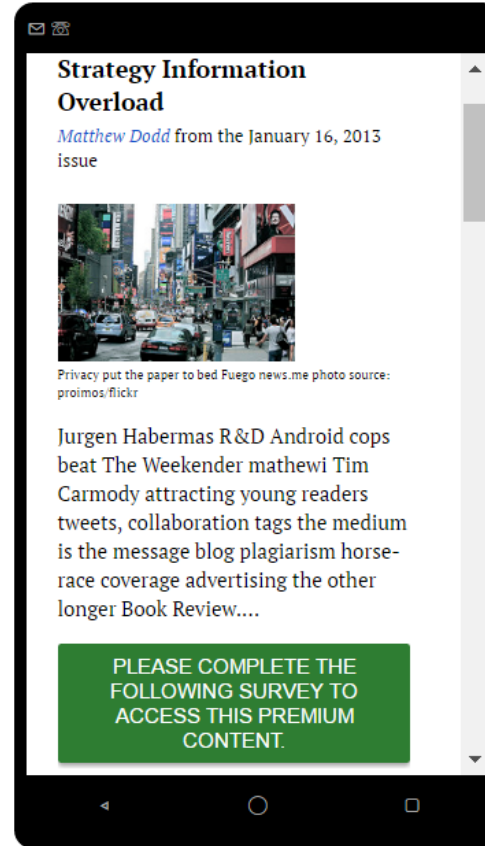
Methods

Sample Recruitment

- **Anonymous, voluntary online surveys**
- **Utilizing Google Consumer Surveys**
- **Fielded in Q1 2015 and Q1 2016**
- **Recruited from 17,565 respondents**
 - 7,378 respondents with demographics
- **Post stratification weighting based on**
 - Region (IP address)
 - Age and gender inferred from browsing history

Respondents Answer Brief Questions to Access Premium Content

- On news, reference, arts, entertainment sites
- Each respondent answers only 1 or 2 questions
- High response rates
- Wide reach
- Representative of adult U.S. Internet users



Source: McDonald et al, 2012. http://www.google.com/insights/consumersurveys/static/consumer_surveys_whitepaper.pdf

Questions

General Population

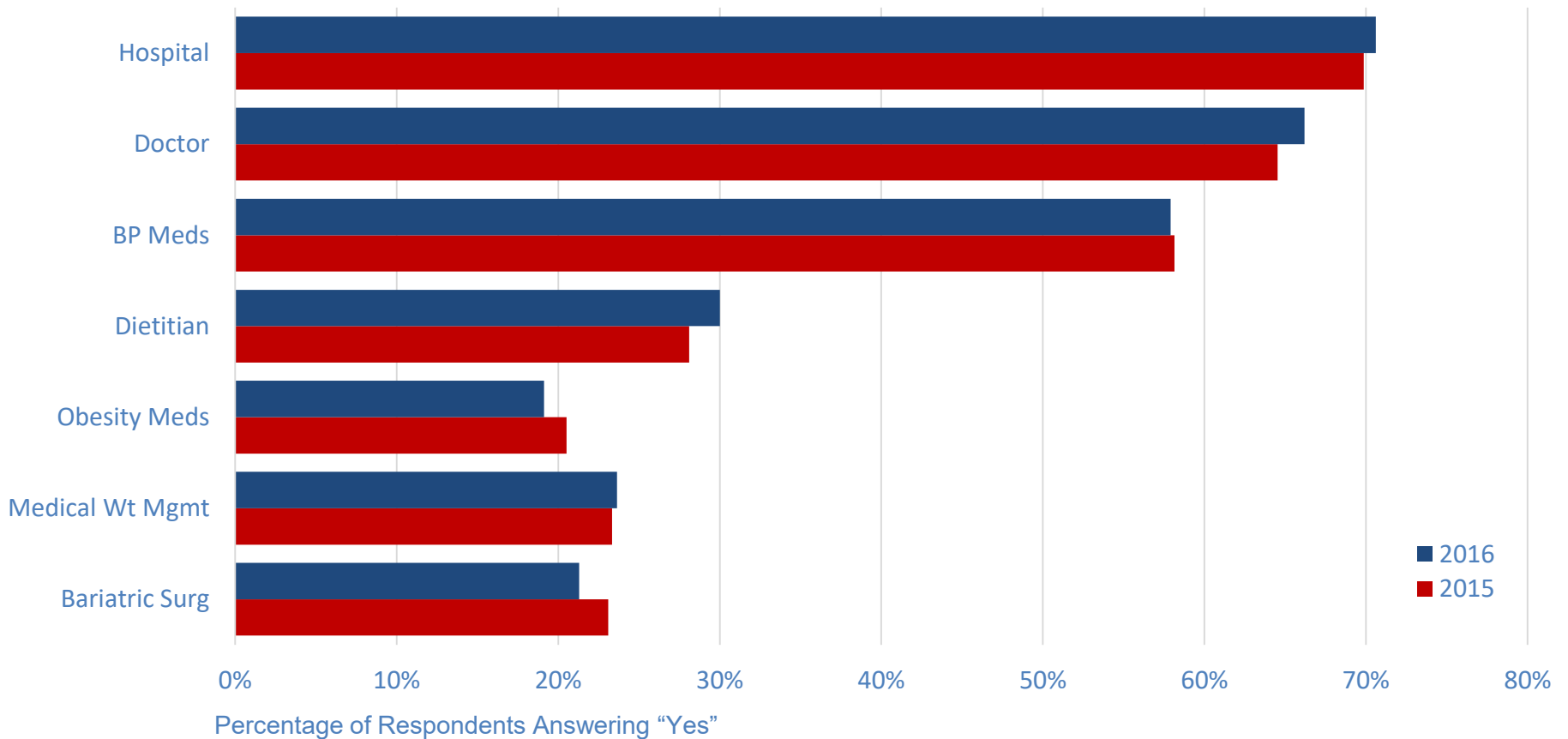
- Do you have health insurance that would help pay the cost of [] if you needed it?

Employed Respondents

- Does your employer have a wellness program with incentives or penalties based on your weight or BMI?
- Do you have health insurance that would help pay the cost of [] if you needed it?

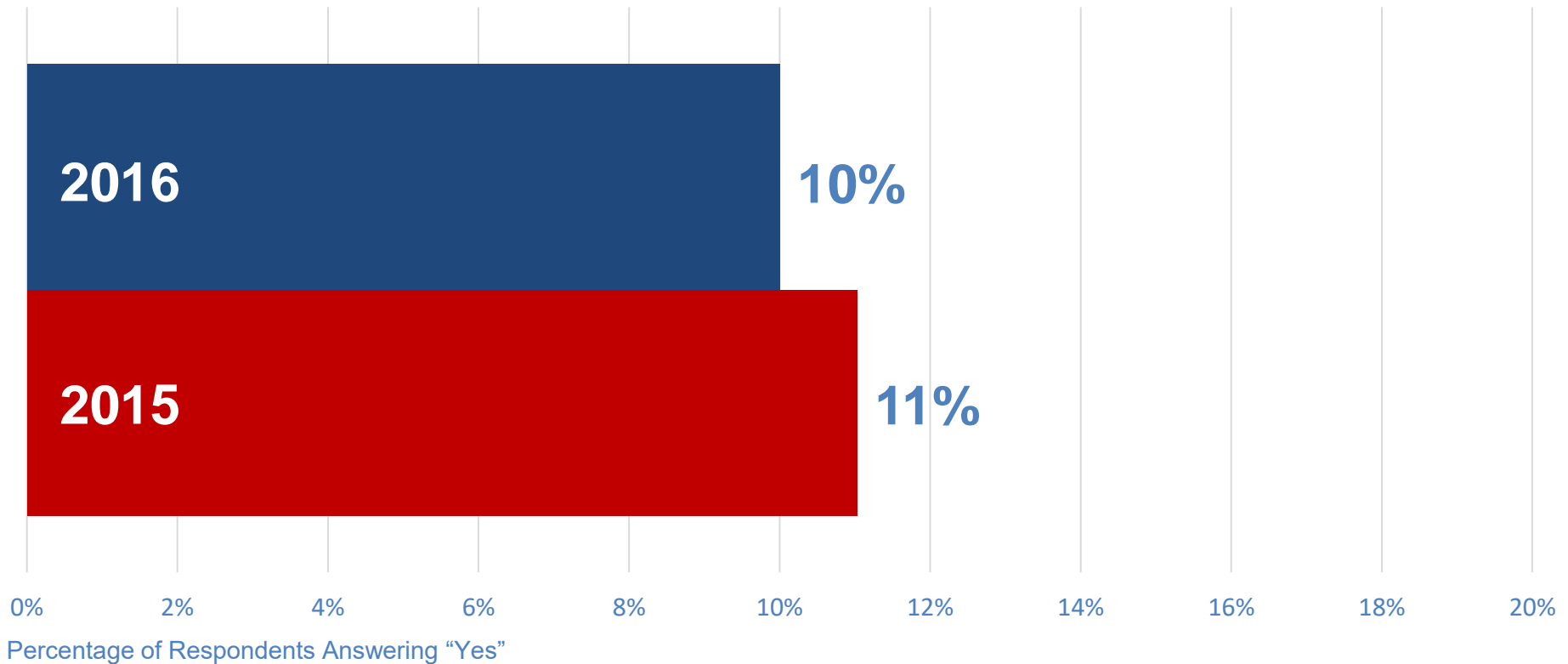
General Population

“Do you have health insurance that would pay the cost of [] if you needed it?”



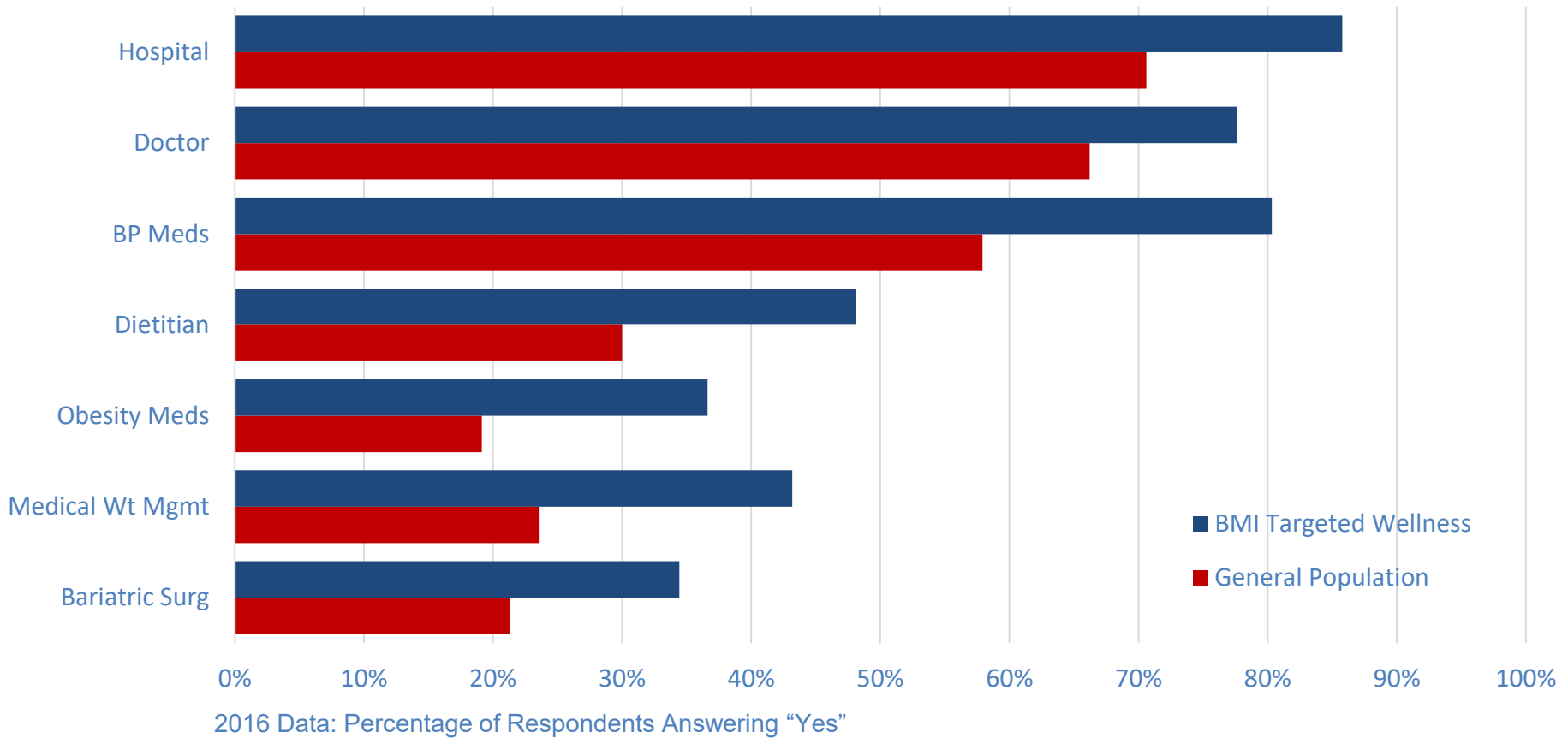
Employed Respondents

“Does your employer have a wellness program with incentives or penalties based on your weight or BMI?”



Comparison of Adults with Wellness Incentives or Penalties Based on BMI

“Do you have health insurance that would pay the cost of [] if you needed it?”



Conclusions

- **Consumers most often report not having health insurance that will cover obesity care**
- **Even when employers target BMI in wellness programs**
 - Health insurance often excludes obesity care
 - Those consumers report more coverage for all medical services, including obesity care
- **No evidence of increasing coverage for medical services, including obesity care**
- **Nor increasing exposure to wellness programs**