

Consumers Report That Health Insurance Does Not Often Cover Obesity Treatment, Even When Wellness Programs Target BMI

Theodore K. Kyle, Joseph Nadglowski, Fatima Cody Stanford

Background. Under the Affordable Care Act, obesity treatment and bariatric surgery is often not defined as an essential health benefit. Wellness programs with substantial financial incentives based upon biometric outcomes such as BMI are permitted and reportedly being adopted by employers with increasing frequency. The present study measured consumer perceptions of coverage for obesity treatment by their health insurance and the prevalence of wellness programs with financial incentives based on weight or BMI.

Methods. A total of 9,388 respondents completed anonymous, voluntary online surveys in February 2015. Respondents answered questions about medical services covered by their health insurance. Employed respondents answered questions about employer wellness programs with financial incentives based on weight or BMI. Descriptive statistics were calculated and analyzed to identify significant patterns.

Results. Most respondents reported having health insurance that would pay for hospitalization (70%), a doctor's visit (65%), or prescription blood pressure medication (57%). Only 15-20% reported not having coverage; the remainder were unsure. Reports of coverage for a registered dietitian (RD, 28%), medical weight management (23%), bariatric surgery (26%), or obesity drugs (24%) were significantly less frequent. Among employed respondents, 16% reported that their employer had a wellness program with incentives or penalties based on their weight or BMI. Respondents with such wellness programs reported more coverage for obesity treatment: 60% reported coverage for an RD, 53% for medical weight management, 32% for bariatric surgery, and 30% for obesity drugs.

Conclusions. Consumers most often report not having health insurance that will cover obesity treatment. Even when employers target BMI in wellness programs, as they increasingly do, health insurance often excludes obesity treatment.

Suggested Citation:

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Disclosures

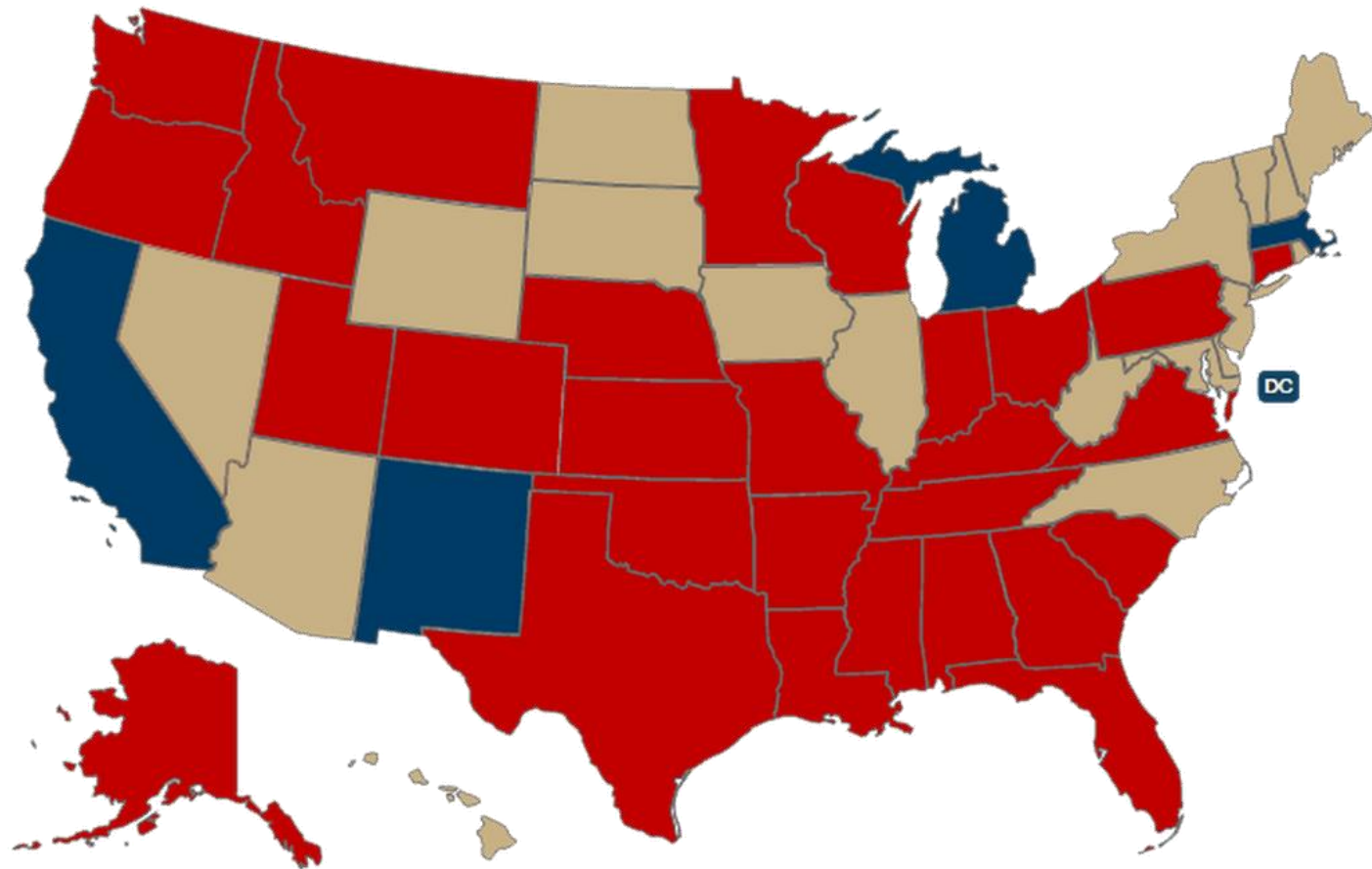
- **Consulting Fees**
 - 3D Communications
 - Eisai
 - EnteroMedics
 - Novo Nordisk
- **Research funded by the Obesity Action Coalition**

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

Health Insurance/Obesity Treatment

Methods

Sample Recruitment

- **Anonymous, voluntary online surveys**
- **Utilizing Google Consumer Surveys**
- **Total sample of 9,388 respondents**
- **Post stratification weighting based on**
 - **Region (IP address)**
 - **Age and gender inferred from browsing history**

Total Sample

- **General population: 3,852**
(for insurance questions)
- **Employed population: 5,536**
(wellness & insurance questions)

Questions

General Population

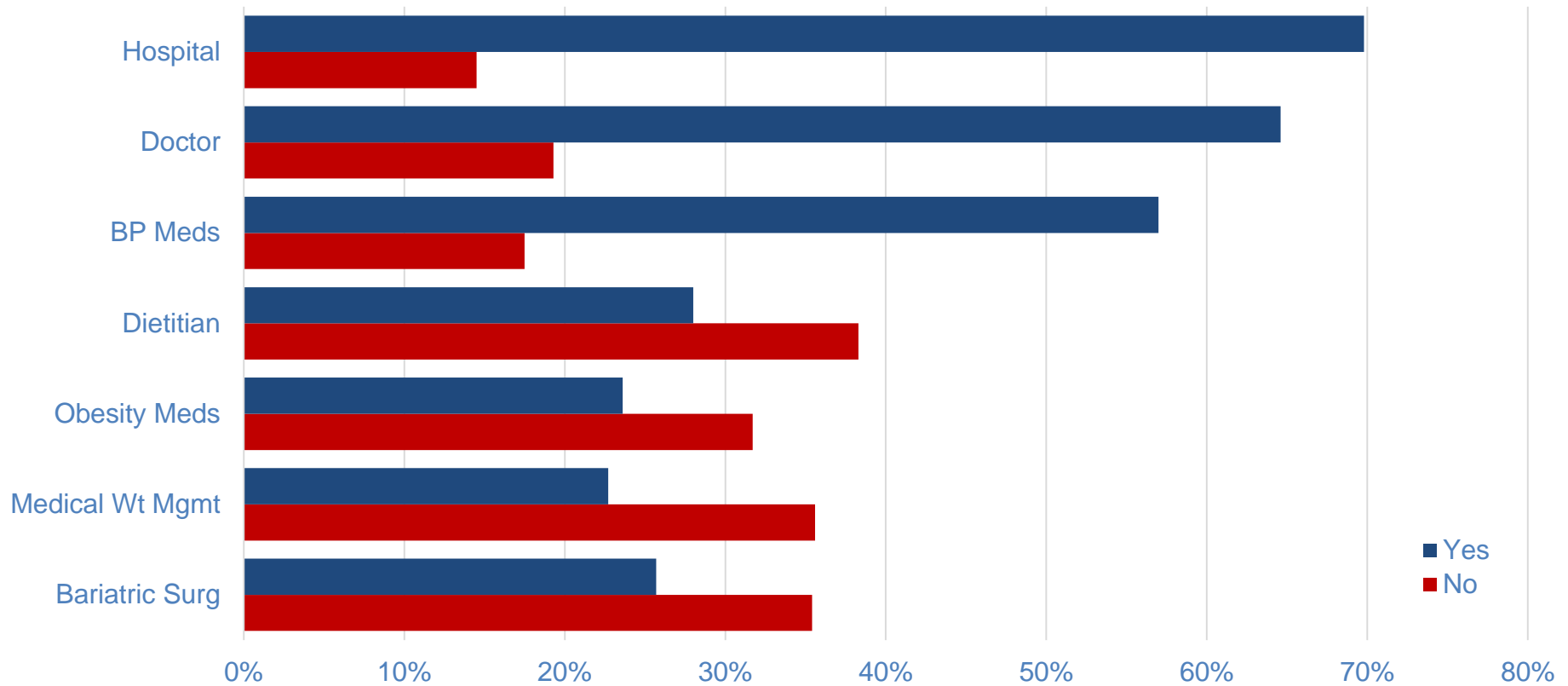
- Do you have health insurance that would help pay the cost of [] if you needed it?

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

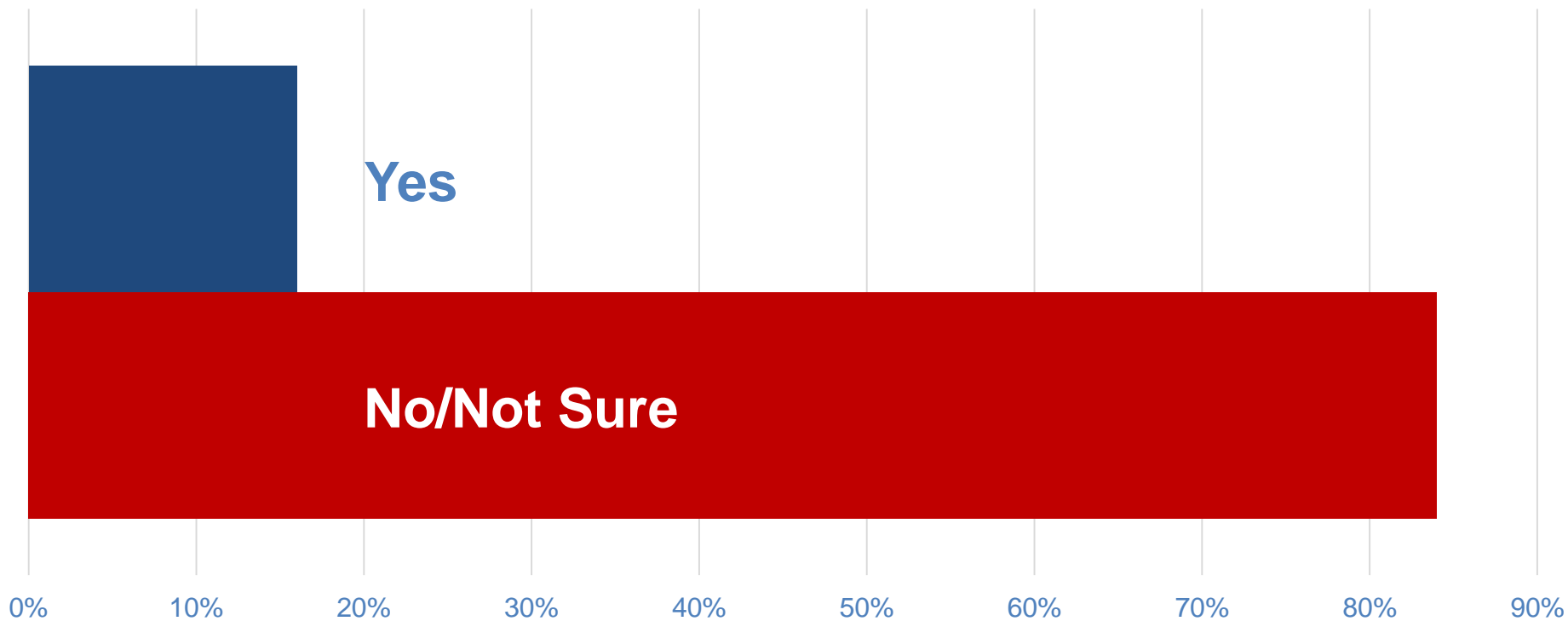
“Do you have health insurance that would pay the cost of [] if you needed it?”



Note: that remaining respondents were unsure of coverage.

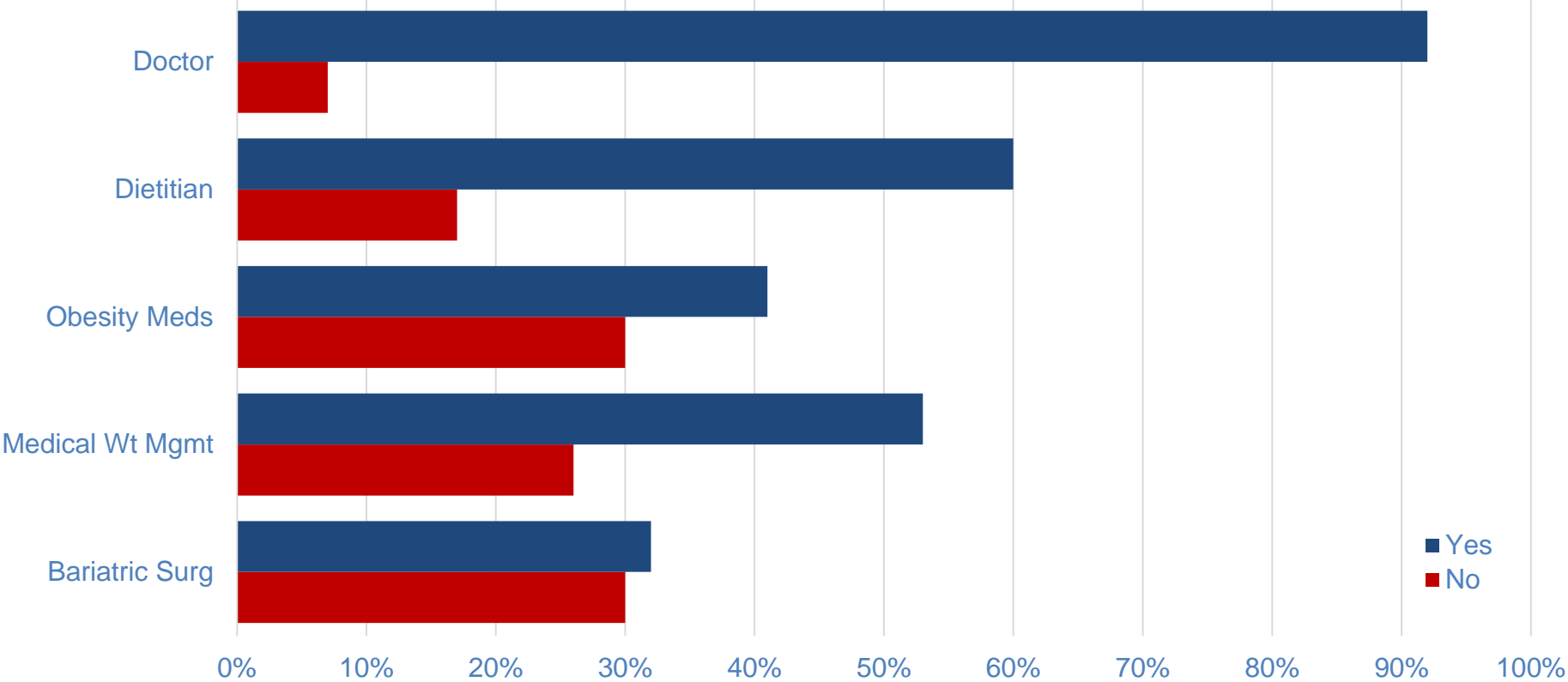
Employed Respondents

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



Employed Respondents With BMI-Based Wellness Programs

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



Note: that remaining respondents were unsure of coverage.

Conclusions

- **Consumers most often report not having health insurance that will cover obesity treatment**
- **Even when employers target BMI in wellness programs**
- **As they increasingly do**
- **Health insurance often excludes obesity treatment**

More Information

- **More information:**

www.conscienhealth.org/news

- **For these slides:**

<http://conscienhealth.org/wp-content/uploads/2015/11/insurance.pdf>