



Primary and Virtual Care Affordability Act (H.R. 7681) Talking Points

- As individuals, families, and employers struggle with the escalating costs of health care coverage, many are seeking high deductible health plans (HDHP), as a means of securing affordable coverage.
 - From 2006 to 2022, HDHPs increased in popularity from four percent of enrollees in employer-sponsored plans to nearly 30 percent.
- However, the deductibles associated with HDHPs are becoming an increasingly problematic hurdle to obtaining health care.
 - I consistently hear from patients who are concerned about being able to afford health care costs. *[use any patient stories you may have!]*
 - **One-third** of HDHP enrollees reported **delaying care because of cost**, compared to 18 percent of traditional plan enrollees.
- While HDHPs are intended to reduce unnecessary health care utilization, they are also limiting access to services that can be critical for patients' well-being. High out-of-pocket costs are causing patients to delay seeking care, extending lapses in healthcare maintenance, and decreasing adherence to medication and treatment protocols.
 - While HDHPs have been touted as innovative structures to control health care costs, they can compound access problems and ultimately lead to worse and costlier health outcomes, especially for low-income Americans.
- While individuals enrolled in HDHPs currently have pre-deductible coverage for preventive services, including certain chronic care management services and items, the office visits associated with getting a prescription or for raising any other health concerns to your physician during your annual visit still incur an out-of-pocket cost.
 - Most patients don't know what this cost is going to be, so many don't go – even for those services that are already covered with no cost sharing.
- Therefore, I am asking your boss to cosponsor the **Primary and Virtual Care Affordability Act (H.R. 7681)** to enable individuals enrolled in HDHPs to access in-person primary care and telehealth services prior to meeting their deductible.

- This bipartisan legislation, sponsored by Representatives Brad Wenstrup (R-OH) and Brad Schneider (D-IL), will help alleviate some of the financial barriers for patients enrolled in HDHPs.
- In the CARES Act, Congress allowed HDHPs to temporarily waive the deductible for telehealth services.
- However, not all health care needs can be addressed virtually. By allowing HDHPs to waive the deductible for both telehealth and primary care, this legislation supports physicians' and patients' freedom to decide the most appropriate modality of care.
- Moreover, health plans and employers want to expand pre-deductible coverage, especially for primary care office visits and certain telehealth visits.
 - After the IRS issued new guidance in 2019 on what chronic care management services may be covered pre-deductible, almost half of larger employers chose to expand pre-deductible coverage. Those changes did not result in significant premium increases.
 - Most employers (81%) report they would add pre-deductible coverage for additional health care services if allowed by law.