Assessing the variability in insurance coverage transparency for male sexual health conditions in the United States

Brian V. Le MD MA, Sarah McAchran MD, David Paolone MD, Dan R. Gralneck MD, and Wade Bushman MD
Introduction

Variability in coverage for male sexual health conditions

Insurance companies determine how “transparent” they are about this coverage

Determine what policy information regarding coverage for male sexual health is available to the public
Methods

Largest US Health Insurers (n=84)

Verden Group Policy Search Tool
- T replacement
- Advanced ED therapies
- Breast reconstruction

Transparency and Coverage
- Transparency Rating (1-3)
- Coverage Policy
Results

- 82% of the private US healthcare market with 184+ million Americans having one of the queried plans.

- 33% of plans were transparent across all 3 scenarios, with 6% showing no transparency.
Results

- Many plans do NOT publicly list their policy coverage of male sexual dysfunction index patients.
Results

- Most plans that are transparent view ED treatments as medically necessary
- It is difficult to discern the coverage of plans without publicly available information
- There is likely a reporting bias
Results

- 92% of plans view T replacement in aging, symptomatic male as necessary
- There was no correlation between health insurer size and transparency ($r = -0.11$)
- 3 of the 4 largest insurers with 10+ million members are transparent about coverage of male sexual health conditions
Limitations

• Coverage for male sexual health within a plan may vary based on plan terms despite the condition being viewed as medically necessary.
• Private health insurance market is fluid with consolidation and changes to the market.
• Significant regional variation however numbers too small for subset analysis to be meaningful.
Conclusion & Discussion

• Many insurers do not publicly list their policy coverage for male sexual health conditions
• Room for improvement in transparency of health insurers
• Laws and regulations appear to be the strongest motivators for being transparent
• Groups have used such results to advocate for comparable coverage by producing scorecards (i.e. breastfeeding)