Doomed to Impotence: Analysis of Erectile Dysfunction (ED) and Inflatable Penile Prosthesis (IPP) Insurance Coverage from Verification Benefits Databases


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Introduction

- A large number of men in our clinic who are interested in ED treatment, specifically IPP for refractory ED, have specific coverage exclusions for IPP

- Many of these men
  - Prostate cancer survivors
  - End stage DM
  - Have had other extirpative abdominal/pelvic cancer surgery
Introduction

• Why is there such poor insurance coverage in patients we see in our clinic?
• Is this lack of coverage common across different states?
• Are there similar issues with insurance coverage for other restorative/reconstructive surgeries after other types of cancer therapy?
  • Example: breast reconstruction after mastectomy for breast cancer
Introduction

• Women’s Health and Cancer Rights Act of 1998 (WHCRA)\(^5\)
  • Federal law that provides protections to patients who choose to have breast reconstruction in connection with a mastectomy
  • Dictates that coverage must be provided for all stages of breast reconstruction, including prosthesis placement
  • Applies to group health plans, insurance companies, and HMOs which cover mastectomy
  • 28 states already had similar pre-existing legislation at the time this was passed\(^6\)

Immediate Breast Reconstruction Trend\(^7\):
  1998 (20.8%) → 2008 (37.8%)
Objective

• To assess the rates of insurance coverage for penile prosthesis in the United States using data from the insurance verification benefits databases of the two manufacturers of penile prostheses (Coloplast and Boston Scientific)
Methods

• Data was requested from the two IPP manufacturers' insurance verification benefits databases

• De-identified data from January 2016 to April 2018 was provided and included for each verification request:
  • Insurance company’s name
  • State associated with the coverage
  • Presence of coverage for ED benefits
  • Presence of exclusion for penile prosthesis
Results

• Total verification cases submitted: **7,260**
• Number of primary insurance plans: **394**
• Number with any ED treatment benefits: **6,085 (83.8%)**
• Number with a penile prosthesis exclusion: **1,048 (14.4%)**
### IPP Benefits Verification Cases of the Largest US Health Insurers

<table>
<thead>
<tr>
<th>Health Insurer</th>
<th>US Market Share</th>
<th>Total Benefits Verification Cases</th>
<th># with any ED Treatment Benefits (%)</th>
<th># with IPP Exclusions (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. UnitedHealthcare</td>
<td>14.1%</td>
<td>795</td>
<td>754 (94.8%)</td>
<td>30 (3.8%)</td>
</tr>
<tr>
<td>2. Anthem, Inc.</td>
<td>10.1%</td>
<td>442</td>
<td>305 (69.0%)</td>
<td>144 (32.6%)</td>
</tr>
<tr>
<td>3. Aetna, Inc.</td>
<td>5.9%</td>
<td>488</td>
<td>456 (93.4%)</td>
<td>30 (6.1%)</td>
</tr>
<tr>
<td>4. Health Care Service Corporation</td>
<td>4.4%</td>
<td>345</td>
<td>230 (66.7%)</td>
<td>111 (32.2%)</td>
</tr>
<tr>
<td>5. Cigna Healthcare</td>
<td>4.2%</td>
<td>336</td>
<td>211 (62.8%)</td>
<td>144 (42.9%)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>38.7%</strong></td>
<td><strong>2,406</strong></td>
<td><strong>1,956 (81.3%)</strong></td>
<td><strong>459 (19.1%)</strong></td>
</tr>
</tbody>
</table>

Market share source: www.kff.org
ED Coverage and IPP Exclusions in Selected States

<table>
<thead>
<tr>
<th>State</th>
<th>Top Insurer</th>
<th>% Market Share in State</th>
<th>% with any ED Treatment Benefits</th>
<th>% with IPP Exclusions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. California</td>
<td>Anthem, Inc.</td>
<td>30%</td>
<td>96%</td>
<td>3.7%</td>
</tr>
<tr>
<td>2. Texas</td>
<td>Health Care Service Corporation (BCBS)</td>
<td>44%</td>
<td>39.8%</td>
<td>56.0%</td>
</tr>
<tr>
<td>5. Pennsylvania</td>
<td>Independence Blue Cross</td>
<td>29%</td>
<td>100%</td>
<td>3.4%</td>
</tr>
<tr>
<td>6. Illinois</td>
<td>Health Care Service Corporation (BCBS)</td>
<td>66%</td>
<td>89.2%</td>
<td>8.1%</td>
</tr>
<tr>
<td>9. North Carolina</td>
<td>Blue Cross Blue Shield (BCBS) of NC</td>
<td>60%</td>
<td>95.3%</td>
<td>2.3%</td>
</tr>
<tr>
<td>16. Tennessee</td>
<td>Blue Cross Blue Shield (BCBS) of TN</td>
<td>58%</td>
<td>31.25%</td>
<td>90.9%</td>
</tr>
</tbody>
</table>

Market share source: www.kff.org
Conclusions

• An appreciable number of U.S. men do not have insurance coverage for ED therapy and even have exclusions for IPPs

• Many survivors of prostate cancer and other serious diseases may be doomed to impotence due to:
  • Lack of federally protected men’s health rights
  • Profit-driven insurers with inadequate gender-biased plans which dominate their marketplace
Thank You!
References


