



# Commercial Insurance Coverage of FDA-Approved MAT for SUDs: Colorado Division of Insurance

Opioid and Other Substance Use Disorders Study Committee

July 19, 2023



# Agenda

- Context Setting
- Consumer Experience
- Provider Experience
- How to Get Help with Coverage





# Context-Setting

- Food and Drug Administration (FDA)-approved medication assisted treatment (MAT) for substance use disorders (SUD)
  - Nicotine dependence
  - Alcohol use disorder (AUD)
  - Opioid use disorder (OUD)
  - Opioid overdose reversal agents
- Insurance Coverage:
  - Commercial vs. ERISA vs. Public
  - CO-DOI

Insurance Company Name

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Subscriber Name:	JOHN DOE	OV/Specialist	SS/SS
Identification Number:	AB123456789	Emergency Room	SSS
Group Number:	123456	Urgent Care	SS
Coverage Date:	00/00/00	RX Generic Copay	SS
		RX Brand Min/Max	SS/SSS
		RxBIN: 000000	
		RXPCN: ABCD	

CO-DOI  

www.website.com



Insurance Company Name

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Network coverage is available through participating network providers. Non-network services will be covered at a lower level. Some services will be pre-authorized, including Mental Health (MH) and Chemical Dependency (CD). Refer to your benefits booklet for claims filing address and additional information.

Customer Service	1-000-000-0000
Pre-Authorization	1-000-000-0000



# Consumer Experience

- Utilization management: How easy or hard is it to get the medication prescribed by your provider?
- Coverage requirements: What does the current benchmark plan require carriers to cover?
- Cost: Formulary benefit design and financial requirements
- Network adequacy: How does one find a provider using their insurance?



# Consumer Experience

- **Utilization management protocols:**
  - Carriers may not require prior authorization or step therapy for MAT as specified in § 10-16-148, C.R.S.
- **Coverage requirements:**
  - The [2023 Colorado Benchmark Plan](#) requires RX coverage of:
    - Alcohol Deterrents/Anti-Craving - 3
    - Opioid Dependence - 3
    - Opioid Reversal Agents - 1
  - [US Preventive Services Task Force](#) and ACA Coverage Requirements at no cost-share to consumers:
    - Nicotine-cessation - 2
    - Nicotine replacement therapy - 5 formulations
- **Cost:**
  - Place at least one covered FDA-approved RX for MAT on the lowest drug formulary tier
  - Comply with MHPAEA cost-sharing financial requirements



# Consumer Experience

## Colorado Insurance Regulation 4-2-53 Network Adequacy Standards and Reporting Requirements for ACA-Compliant Health Benefit Plans

- **Metrics: Provider to Enrollee Ratios & Time and Distance Standards**
  - Emergency Care - Medical, Behavioral, Mental Health, and SUD
    - 24 hours a day, 7 days a week (met 100% of the time)
  - Initial Apts: Non-Emergency Behavioral Health, Mental Health and SUD
    - Within 7 calendar days (met  $\geq 90\%$  of the time)
  - Follow-Up Apts: Non-Emergency Behavioral Health, Mental Health and SUD
    - Within 7 calendar days (met  $\geq 90\%$  of the time)
- **Regulation Changes: Effective 6/30/23**
  - Clarifies and makes more explicit the definition of mental health, behavioral health, and SUD providers
  - Adjusts certain metrics and bifurcates mental health and SUD providers
  - Expands behavioral health provider types in time and distance standards



# Provider Experience

- Credentialing process and timeline\*
- Reimbursement rate determination processes\*
- Administrative burden (claims handling, clawbacks, etc.)\*

*\*As they pertain to comparable physical health benefits*



# Need help? Have questions?

If you have any questions or concerns about your insurance, contact:

**Colorado Division of Insurance Consumer Services Team**

303-894-7490

[DORA\\_Insurance@state.co.us](mailto:DORA_Insurance@state.co.us)

[doi.colorado.gov](http://doi.colorado.gov) (click on “File a Complaint”)

**Cara Cheevers**

Behavioral Health Program Director

[cara.cheevers@state.co.us](mailto:cara.cheevers@state.co.us)

