



CDHP Preventive Medications List, 2009

Many employers are looking to consumer-directed health plans (CDHPs) to help moderate the cost increases that have made health care coverage a costly benefit to provide. A key aspect of these plans is the presence of a high deductible, a plan design feature that assigns employees more responsibility for the financial management of non-catastrophic health care expenses. While high deductibles may help make employees better managers of health care dollars, it may also cause patients to forgo the preventive medications that are sometimes necessary to maintain good personal health.

To address this concern, some employers are designing plans that allow different coverage for preventive medications. In fact, the legislation that established health savings accounts (HSAs) and the requirements for high deductible health plans to be used in conjunction with HSAs provides a “safe harbor” from the plan deductible in section 223(c)(2)(C). The Department of Treasury, which has jurisdiction over the tax treatment of medical expenses in such plans, issued the following guidance on August 9, 2004.

- Notice 2004-23 sets out a preventive care deductible safe harbor for HDHPs under section 223(c)(2)(C). Solely for this purpose, drugs or medications are preventive care when taken by a person who has developed risk factors for a disease that has not yet manifested itself or not yet become clinically apparent (*i.e.*, asymptomatic), or to prevent the reoccurrence of a disease from which a person has recovered. For example, the treatment of high cholesterol with cholesterol-lowering medications (*e.g.*, statins) to prevent heart disease or the treatment of recovered heart attack or stroke victims with angiotensin-converting enzyme (ACE) inhibitors to prevent a reoccurrence, constitute preventive care. In addition, drugs or medications used as part of procedures providing preventive care services specified in Notice 2004-23, including obesity weight-loss and tobacco cessation programs, are also preventive care. However, the preventive care safe harbor under section 223(c)(2)(C) does not include any service or benefit intended to treat an existing illness, injury, or condition, including drugs or medications used to treat an existing illness, injury or condition.ⁱ

This guidance made the intent of the law clearer and provided several examples of medications that qualify as preventive; however, much of what preventive means remains open to interpretation by the plan sponsor. To provide guidance, the National Business Group on Health presents those medications most commonly considered preventive by the leading pharmacy benefit managers (PBMs), by drug category.



COVERED DRUG CATEGORY	RATIONALE
Anticoagulant Agents	Prevents strokes and other poor cardiovascular outcomes
Anticonvulsants	Prevents epileptic seizures and acts as mood stabilizer
Antidiabetic Agents - Diabetic supplies	Prevents cardiovascular disease, retinopathy, neuropathy and nephropathy
Antihypertensive Agents - Ace Inhibitors - Angiotensin II Receptor Antagonists - Anti-adrenergic Antihypertensives - Beta Blockers - Calcium Channel Blockers - Direct Renin Inhibitor - Diuretics - Miscellaneous	Prevents strokes, heart attacks, kidney failure and other poor cardiovascular outcomes
Anti-infectives - Antimalarials - Antivirals	Prevents infection by eliminating or inhibiting the spread of infectious agent
Anti-ulcer Agents	Prevents the formation of ulcers or promotes healing
Antivertigo/Anti-emetic Agents	Prevents symptoms of motion sickness and dizziness to prevent falls; prevents vomiting and nausea and effects of dehydration.
Asthma - Anti-asthmatic Agents - Asthma Supplies	Prevents airway remodeling and its sequelae in asthmatics
Cancer - Adjunctive Agents - Anti-estrogens/Aromatase Inhibitors - Miscellaneous (Theracys, Zoladex)	<ul style="list-style-type: none"> - Preventive supplemental treatment used in addition to primary treatment - Prevent the effect of estrogen production to limit tumor growth - Prevent recurring bladder cancer; prevent testosterone and estrogen production to limit tumor growth
Cholesterol-lowering Agents	Prevents acute myocardial infarction and other poor cardiovascular outcomes
Dental aids	Prevents dental caries
Gout	Reduces the frequency of future attacks

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COVERED DRUG CATEGORY	RATIONALE
Heart Disease (Anti-anginal Agents)	Prevents chest pain or discomfort from heart disease
Hematologic Agents (such as Antihemophilic Factors)	Prevents bleeding in hemophilic patients
Immunizations (for children, adolescents and adults)	Prevents transmission of infectious diseases
Immunosuppressant Agents	Inhibits/ prevents activity of the immune system, especially organ reject in transplant patients.
Mental Health Agents - Antidepressant Agents - Antipsychotic Agents	- Prevents or treats depression - Prevents or treats psychosis
Renal Disease Agents	Prevent chronic kidney failure or end-stage renal disease
Smoking Cessation Agents	Prevents tobacco usage and the effects of tobacco-related diseases.
Substance Abuse Cessation Agents - Alcohol Cessation Agents - Drug Abuse Cessation Agents	Prevents liver disease, liver cancer and cirrhosis of the liver
Vitamins & Minerals - Prenatal Supplements - Pediatric Fluoride Supplements (oral or topical) - Mineral Replacement Products (i.e., calcium, iron, magnesium, phosphate, zinc, etc.)	- Prevents development of birth defects due to vitamin deficiencies - Prevents dental caries - Prevents developmental disorders due to vitamin deficiencies
Weight-loss Agents	Prevents poor cardiovascular outcomes and effects of other obesity-related diseases.
Women's Health - Contraceptive Agents - Estrogen Replacement Agents - Osteoporosis Drugs - Progestins	- Prevents unplanned pregnancy; - Prevents/ treats menopause; - Prevents osteoporosis and bone fractures; - Prevent endometrial hyperplasia and unplanned pregnancy

Sources: National Business Group on Health analysis of preventive medication benefits of leading pharmacy benefit managers (PBMs).

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