

MEDICARE PART D SIX PROTECTED CLASSES

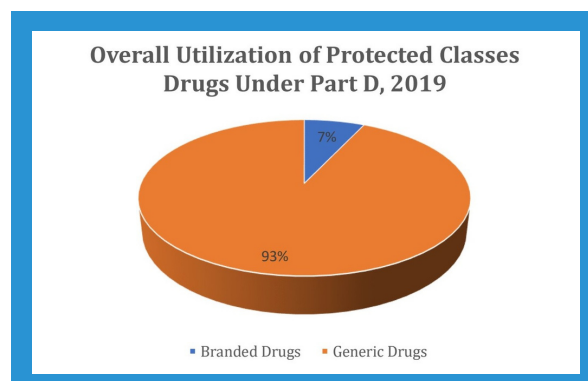
POLICY

WHO IT PROTECTS. Congress created this policy to protect Medicare beneficiaries with some of the most serious health conditions — **mental health challenges, cancer, HIV, epilepsy, and those at risk of organ rejection.** Congress has repeatedly reaffirmed support for the six protected classes.

WHAT IT DOES. Ensure that all or substantially all medications to treat these serious conditions are covered by Part D plans. However, insurers in most instances can still mitigate costs through utilization management and higher cost sharing.

WHAT MEDICATIONS IT COVERS.

Part D requires plans to cover all drugs in the six classes: antidepressants, immunosuppressants, antineoplastics, antipsychotics, anticonvulsants, and antiretrovirals.



Partnership for Part D Access. "Overall Utilization of Protected Classes Drugs Under Part D, 2019." *Partnership for Part D Access*, 25 Feb. 2021, <http://www.partdpartnership.org/resources/partnership-new-report-highlights-access-challenges-for-patients-with-complex-chronic-conditions>

POLICY IN PRACTICE

Medicines in the six protected classes treat serious health conditions, often targeting some of the most vulnerable beneficiaries in Part D. Given the complex nature of these diseases, and the fact that many people are often suffering from multiple chronic conditions, it is not uncommon for people with these conditions to have different reactions and/or distinct side effect profiles to different medicines within each of the protected classes. It is therefore critical that people reliant on these medications have access to a wide variety of treatments. Finding the right treatment for the right patient can mean improving overall health outcomes, and reducing uncomfortable side effects that may otherwise lead to treatment abandonment and increased healthcare costs overall.

Further, studies have found that the protected classes policy does not lead to inappropriately high utilization of branded drugs. In fact, one recent study showed that 93% of utilization within the protected classes comes from generic drugs. This policy balances broad access with cost control measures. According to Avalere, Part D plans are leveraging formularies and utilization management tools for Medicare beneficiaries across drugs in the protected classes. Plans placed utilization management on branded drugs in the protected classes 57% of the time in 2019, up from 54% in 2016.

The protected classes policy offers an important protection for patients. Reducing patient access to the treatments in these therapeutic areas is a short-sighted solution that may negatively impact patient outcomes, and lead to increased costs to the healthcare system through avoidable hospitalizations and emergency room visits.



Policymakers must ensure that the protected classes policy remains in place.