Reducing Health Disparities with Value-Based Insurance Design

**HEALTH DISPARITIES**
are preventable differences in opportunities to achieve health that are experienced by socially disadvantaged populations.

**SOCIOECONOMIC STATUS**
is one of many social determinants of health that greatly contributes to health disparities.

Out-of-pocket costs are a **BARRIER** to accessing care.

How Does Value-Based Insurance Design Address Health Care Disparities?

**V-BID reduces cost-sharing** for high-value, clinically-indicated services...

...which lowers or removes financial barriers to needed care, promoting health care equity.

**V-BID IMPLEMENTATION**

The MI-FREE Trial

Provided full drug coverage for patients after a heart attack, which improved medication adherence for all participants.

Among non-white patients, adverse outcomes and total health care expenditures were significantly reduced.

Health Affairs, 2016, 35(6), 863-870.

**V-BID in Commercial Plans**
- Reduces cost-sharing and allows for pre-deductible coverage of high-value care
- Potential to mitigate cost-related non-adherence
- Enhances patient-centered outcomes

**V-BID in Medicare Advantage**
- Customizes cost-sharing based on chronic condition and/or socioeconomic status
- Able to provide non-health related benefits, such as transportation
- Increases access to telehealth

The implementation of V-BID concepts can better address health care disparities.

- **Increased access to care**
- **Improved health outcomes**
- **Lowered overall costs**

**Reduced health care disparities**

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