Importance of Health Plans Covering Ostomy Supplies

Ostomy Overview

About Ostomy Surgery and Supplies
People living with an ostomy have had surgery that requires removal of their bladder and/or removal or bypass of the gastrointestinal tract which significantly changes the ability to store and eliminate bodily waste. They have a surgically created stoma (opening) for diversion and elimination of waste from the intestines and/or bladder. Ostomy supplies are covered under the Medicare prosthetic devices benefit under the Social Security Act; they replace the lost function of waste, storage, and elimination. They are prescribed by medical professionals to address the individual’s unique medical needs.

Selecting the most appropriate pouching system is an important factor affecting patient health, outcomes, and quality of life. The key parts of a pouching system are the skin barrier and the pouch. The skin barrier is the interface between the pouch and the skin; it provides the seal and adhesion to protect the peristomal skin (skin around the stoma opening) from urine and feces. Each ostomy supply manufacturer offers different skin barrier materials that support the unique needs of individual skin types and body contours. The pouch is designed to collect the waste and keep it away from the skin. Additionally, items like skin barrier rings/strips, paste, and belts may be necessary to achieve a proper fit for functionality and to prevent peristomal breakdown and leakage of intestinal waste or urine from the stoma onto the skin.

People Who Require Ostomy Supplies
Ostomy surgery may be necessary for conditions such as colorectal cancer, bladder cancer, inflammatory bowel disease, diverticulitis, trauma, congenital abnormalities, and neurogenic bladder dysfunction and/or neurogenic bowel dysfunction (not an all-inclusive list). Ostomy surgery can be temporary or permanent. Although there are many conditions, the population requiring ostomy supplies is relatively small but clinically diverse.

Risks if Individuals Cannot Afford or Access Needed Ostomy Supplies

What happens if one cannot get the appropriate pouching system needed?
An important requirement for the successful management of an ostomy is a securely fitted pouching system because it minimizes the risk of leakage and skin complications and improves patient outcomes. Without access to the proper products, peristomal skin may become compromised, resulting in decreased pouch adherence which could lead to further damage to the skin area which prevents use of the pouch.

Multiple independent studies have concluded that timely intervention of securely fitting ostomy products reduce the total number of peristomal skin complications (PSCs). According to a study from Taneja, C. et al., approximately one-third of ostomy end users developed peristomal skin complications within 90 days of their surgery. These complications are associated with higher overall healthcare costs and a greater likelihood of hospital readmission. When a PSC is present, access to and utilization of a variety of products such as stoma skin powder, and barrier rings is crucial for proper treatment.

Correctly managing peristomal skin complications not only reduces the overall spend for ostomy care but leads to a higher health-related quality of life for the user. Skin complications and leaks can also lead to lower social connectivity and isolation. Additionally, out-of-pocket financial costs for ostomy care can negatively impact quality of life (QOL) for individuals with ostomies.
Doesn’t it save money for our employer health plan to not cover ostomy supplies?
Negative health outcomes from limited access to proper ostomy supplies can affect the workplace by:

• Higher overall healthcare costs due to ER visits and possible hospital readmission
• Employees needing additional time off work because lack of appropriate pouching systems prevent return to work
• Subsequent health insurance rates increasing due to health episodes and related care costs

How could the lack of covering ostomy supplies affect workplace culture and staffing?

• Lack of coverage/access could affect an individual’s ability to stay with an employer or willingness to join a workplace
• Accommodating the needs of individuals who require ostomy supplies is an important component of a company’s Diversity, Equity, and Inclusion practices
• Ostomy supplies are prosthetics and are replacing the function of an organ. They are not a disposable band-aid. These products are necessary for people to continue a quality life. Lack of access to appropriate supplies could prevent return to work or affect productivity of staff and become a significant health-economic burden

How Employers Can Support Employees Requiring Ostomy Supplies
Medicare, Medicaid, and the majority of private health insurance plans already cover ostomy supplies in their employer plan options, either at no cost to the employee or with a deductible and/or co-insurance.

• Check to see if your plan offers ostomy supply coverage
• Select plans that include an ostomy supply benefit and/or “opt in” to the ostomy supplies option
• Ensure that health plan deductibles are not cost prohibitive for end users
• Ensure that health plan options for supplies don’t restrict end users to particular brands or products and exclude necessary accessory products such as barrier rings, filters, tape, and adhesives. When it comes to ostomy supplies, one-size-does-not-fit all
• Request an addendum to the current plan to cover ostomy supplies if the plan does not cover ostomy supplies
• Provide advance notice to employees of changes to plans, including supplies and services covered or provider network changes
• Offer Health Savings Accounts (HSAs) for all medical services/products needed that may not be covered under a particular plan

"If you were to witness, firsthand, the pain inflicted when a person does not have the right (pouching) system, you would understand that it is kind of like trying to use a Phillips screwdriver to cut a steak for dinner - WRONG TOOL." D.F. – Ostomy Advocate

SOURCES:
1. Title XVIII, §1861 (s)(8) of the Social Security Act defines prosthetics as those, which replace all or part of an internal body organ, including colostomy bags and supplies directly related to colostomy care, and replacement of such devices.