



W H I T E P A P E R



Bridging the Health Equity Gap

The Role of LTC Pharmacies in Ensuring
Equitable Medication Access and Adherence

OVERVIEW

The pursuit of health equity is a defining challenge of our times, grounded in the belief that every individual—regardless of age, gender, ethnicity, or socioeconomic status—should have a fair and just opportunity to attain their highest level of health. Starting this year, the Centers for Medicare and Medicaid Services has initiated the collection of health equity data, and beginning in 2028, it will adjust reimbursement using a newly established Health Equity Index Reward Factor. A significant component of achieving health equity is ensuring access to critical medications and removing barriers to medication adherence. This paper delves into the unique role that long-term care (LTC) pharmacies play in promoting health equity for older adults and individuals with complex medical needs.

BACKGROUND

Medication adherence, the consistency with which patients take medications as prescribed, has long been recognized as a vital element in improving health outcomes. It's not just about having medications available; it's about ensuring that they are taken correctly and consistently.

Up to 50% of Americans don't take their maintenance medications as prescribed.¹ Research shows that this non-adherence contributes to more than 33% of all medication-related hospitalizations and results in 125,000 potentially preventable deaths in the U.S. each year.² This disparity is more pronounced among marginalized and low-income communities and individuals with disabilities or multi-morbidities, further underscoring the importance of fostering medication adherence.

BARRIERS TO MEDICATION ACCESS

Foundational to medication adherence is facilitating access to affordable medications. In fact, about eight in 10 adults (82%) think the cost of prescription drugs is unreasonable; 31% say in the last year, they have not taken a prescription medication as directed because of costs; and 25% of adults 65 years and older say it is very difficult for them to afford to pay for their prescription drugs.³

THE ROLE OF LTC PHARMACIES IN EQUITABLE MEDICATION ACCESS AND ADHERENCE

LTC pharmacies serve a myriad of medically complex patients across a diverse spectrum of care settings. From assisted living and skilled nursing to behavioral health and community providers supporting individuals with disabilities, these pharmacies bridge gaps in the U.S. healthcare system.

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of adults think the cost of prescription drugs is unreasonable

31%

of adults say they have not taken a prescription medication as directed because of cost

25%

of older adults say it's difficult for them to afford their prescription drugs





| Ensuring Medication Affordability

Economic disparities often result in unequal or inconsistent access to vital medications, making adherence impossible for some patients. LTC pharmacies prioritize minimizing out-of-pocket costs, ensuring that patients across all payor types can afford their medications. This is achieved in two ways: by helping ensure patients are in the best benefit plan to meet their healthcare and financial goals and by optimizing the benefits available to them in their current plan.

EVALUATING BENEFIT PLANS

Due to disparities in healthcare access and other social, economic, and environmental disadvantages, navigating healthcare benefit plans can be daunting, especially for older adults, individuals with disabilities, and other marginalized populations.

Individuals served by an LTC pharmacy can expect to receive personalized benefit plan reviews, providing them with the necessary information to select a plan that best aligns with their healthcare requirements and financial capacities. LTC pharmacies understand that the key to matching individuals with a best-fit plan is effectively communicating the opportunities available to them. For example, LTC pharmacy staff can help by reviewing an individual's current coverage, providing a comparison of available plan options based on their

current drug regimen, and educating them about the enrollment process. Further, they can provide guidance on how to add valuable benefits, such as vision, dental, or over-the-counter medication benefits. They can also provide information on how to change plans during the Annual Medicare Open Enrollment Period or during a Special Enrollment Period (SEP). A SEP provides a unique opportunity for many LTC residents to add or change benefits due to a qualifying life event, such as a change in care setting or change in benefit eligibility. For additional coverage questions, or assistance in enrolling in a plan, staff can connect individuals with a licensed Medicare agent.

OPTIMIZING CURRENT BENEFITS

Denied claims can mean delayed or skipped medications. LTC pharmacies employ experienced billing specialists who proactively address claim issues. Whether it's navigating prior authorizations or managing rejected claims due to refill-too-soon or plan limits exceeded, these professionals ensure continuous medication access for patients. As the pharmacotherapy experts, pharmacists are key to providing recommendations to prescribers on clinically appropriate therapeutic alternatives when claims are rejected due to plan formulary restrictions.

MEASURING THE IMPACT

Through its proprietary Insurance Optimizer program, Guardian's specially trained billing specialists work directly with prescribers and insurance plan payors to get medication claims covered. In 2023 alone, 76,847 individuals served by Guardian's network of pharmacies were impacted by these insurance optimization efforts, resulting in **\$45.6 million in out-of-pocket savings** to residents of LTC, senior living, behavioral health and group homes. These individuals saved an average of \$594 annually and benefited from having all of their prescriptions covered by their plan, or an alternative medication offered.

The impact was even more pronounced for residents of behavioral health facilities, who are predominantly Medicaid-eligible. Here, the annual resident savings under the Insurance Optimizer program was more than \$1,200. For these Medicaid beneficiaries, who often lack the financial means to cover high medication costs, successful resolution of rejected claims is crucial. Getting medication claims paid ensures uninterrupted access to prescribed therapies, preventing gaps in medication adherence and contributing to better health outcomes in this vulnerable population.

Guardian Pharmacy Services Insurance Optimizer Program

January - December 2023

76,847

individuals impacted

\$594

**average annual
savings per person**

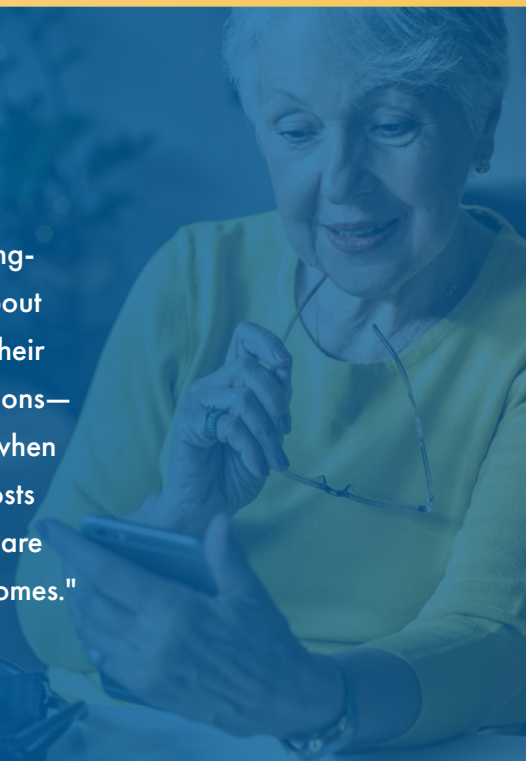
432K

worked claims



Chris Crisafulli
Vice President, PBM Network Operations
Guardian Pharmacy Services

"Monthly drug costs and coverage options are continually changing, and long-term care residents are very cost-conscious and understandably confused about their benefit plan options. We take the time to work with residents, evaluate their drug regimens—which are often complex and include more than 10 medications—and help them navigate their benefit plan options. It is incredibly rewarding when we can save a resident \$500 or even more on their annual out-of-pocket costs by maximizing their coverage. Further, by ensuring all of their prescriptions are covered or an alternative is provided, we're contributing to better health outcomes."



Promoting Adherence Through Technology and Clinical Expertise

Medication non-adherence is not always a deliberate choice; external factors often play a significant role. Many times, the complexities of medication regimens or the physical and cognitive challenges faced by older adults and those with disabilities can hamper adherence. For example, deterioration in function, cognitive decline, or even challenges like hearing loss or visual impairment can be significant barriers. It's worth noting that the need for assistance in medication management is a primary reason many individuals transition to higher-acuity care settings such as assisted living or LTC communities.

LTC pharmacies address these challenges head-on by empowering the care staff in these communities with state-of-the-art compliance packaging technology, integrated medication management systems, routine medication delivery directly to the community, and 24/7 emergency services. These tools and resources streamline drug administration, making it more manageable for both patients and their caregivers. Beyond the technology-enabled services available from LTC pharmacies, their pharmacists bring a wealth of vital clinical expertise to the table. With real-time connectivity between the community's electronic medication record (EMR) system and the pharmacy's dispensing system, LTC pharmacists have a 360-degree view of each patient's medication list, including over-the-counter medications and nutritional supplements, enabling them to pinpoint opportunities

to optimize and simplify medication regimens. For example, by addressing polypharmacy and identifying opportunities for deprescribing where clinically appropriate, they foster medication adherence, effectively reducing both costs and complexity for patients.

By melding technology with clinical insight, LTC pharmacies offer indispensable services that not only reduce overall healthcare costs but also ensure that patients consistently receive the right medication at the right time.

IMPACT ON HEALTHCARE COSTS AND OUTCOMES

The benefits of the services provided by LTC pharmacies transcend individual health outcomes and enhanced quality of life for LTC residents. By ensuring equitable access to medications and promoting adherence, these pharmacies play a pivotal role in reducing hospitalizations, resulting in substantial cost savings for both the organizations they serve and the broader healthcare system. Nonoptimized medication therapy, including medication non-adherence is associated with more than **\$500 billion in avoidable healthcare costs** annually.⁴ By optimizing medication regimens and addressing the root causes of non-adherence, LTC pharmacies are at the forefront of cost containment in healthcare.



Erin Marriott, RPh, BCGP
Director, Clinical
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Guardian Pharmacy Services

"By 2030, around 70 million baby boomers will be 65 or older. One-third of these older adults use five or more prescription drugs, a situation known as "polypharmacy." By the time they require long-term care services, 65% of them will be taking more than 10 medications. Considering that approximately half of older adults are prescribed at least one medication that is unnecessary or no longer needed, deprescribing might be appropriate for up to 35 million prescriptions. Polypharmacy nearly doubles overall healthcare costs and contributes to poorer health outcomes, including adverse drug reactions, falls, fractures, hospitalizations, frailty, and cognitive decline."

Understanding How Biases Impact Medication Access

In our efforts to bridge the health equity gap, it is crucial to recognize the subtle yet profound ways in which biases can impact medication prescribing practices, inadvertently exacerbating existing disparities in medication access. By acknowledging these biases and leveraging both data and clinical expertise to identify and intervene in them, we can pave the way for more equitable care.

THE LANDSCAPE OF PRESCRIBING BIASES

Biases can contribute to both over-prescribing and under-prescribing often preventing patients from receiving optimal care. For example, despite an FDA black box warning against the use of antipsychotic medications for individuals with behavioral and psychological symptoms of dementia, they are often still inappropriately prescribed, leading to an increased risk of morbidity and mortality. Individuals with comorbidities such as dementia or mental health disorders, often face inadequate pain management. Further, it's not uncommon for older adults to receive dosages recommended for their younger counterparts. Such practices overlook the unique pharmacodynamic needs of the elderly, potentially leading to reduced efficacy or increased adverse effects.

Socioeconomic factors such as insurance status and benefits coverage can also play a significant role in prescribing biases. When decisions are influenced more by financial constraints than by patient need, it further exacerbates healthcare disparities. There is often a balancing act that prescribers and pharmacists face, resulting in treatment plans that are adjusted to socioeconomic patient factors such as the available support system, ability to pay, and access

to care rather than tailoring treatments to best fit an individual's healthcare needs. Suboptimal prescribing practices can result from well-intended efforts to align medication regimens to payor formularies and current clinical practice guidelines, while also meeting the individual needs and preferences of patients.

RECOGNIZING PATIENT AND CAREGIVER BIASES

Biases that impact care are not limited to prescribers; the preconceptions held by patients and their caregivers can equally influence health outcomes. Acknowledging these biases, and recognizing that marginalized populations, such as ethnic minorities and individuals with disabilities, are more likely to distrust the healthcare system than other groups, is an important step towards bridging gaps in care. For example, patients may have ingrained beliefs that deter them from seeking certain treatments, such as concerns over immunization safety or apprehension about potential dependency with use of opioid medications for pain management. Patients and their caregivers may also harbor stigmas related to mental health, preventing them from advocating for or supporting psychiatric care. These biases can manifest as reluctance or refusal of recommended therapies, impacting the efficacy of treatment plans.

Pharmacists can assist both the patient and their care providers in navigating these personal biases with sensitivity by providing clear, evidence-based information to counter misconceptions, ensuring that all patients are well informed and have access to comprehensive, appropriate care.



THE TRUE COST OF BIAS

The cost of inappropriate prescribing influenced by biases is substantial both in terms of financial burden and patient well-being. For example, the average total healthcare expenditure for older adults with polypharmacy was \$19,068 compared to \$8,815 for those without polypharmacy.⁵

Patient and caregiver biases that impact vaccination uptake result in significant financial and operational burdens to the LTC community and the overall healthcare system. From June through November of 2021, it's estimated that there were **690,000 vaccine-preventable COVID-19 hospitalizations** and the preventable costs associated with treating those patients was \$13.8 billion.⁶

HARNESSING DATA TO COMBAT BIASES

Embracing data-driven insights can help pharmacists make more informed decisions and identify areas where intervention is needed. The rise of technology and AI in the healthcare sector offers the healthcare team a unique opportunity. By aggregating data across systems, LTC pharmacists can:

- Identify trends that reveal healthcare gaps
- Pinpoint instances when omissions in therapy may have occurred
- Identify and address polypharmacy, unnecessary medications, or instances of over-prescribing
- Tailor drug dosages based on individual factors such as age, comorbidities, and more

Guardian Pharmacy Services **Onsite Community Immunization Program**

January - December 2023

44K
**COVID-19
vaccines
administered**

73K
**influenza
vaccines
administered**



Lisa Lassiter, RPh
Director, Clinical Services
Guardian Pharmacy of South Georgia

"Adherence to recommended vaccination schedules is critically important to health outcomes and reduced healthcare costs. Because pharmacists understand the important role vaccines play in reducing hospitalizations, for example, long-term care pharmacies help to increase vaccination rates by facilitating onsite vaccine clinics in long-term care communities, advocating for vaccine uptake and educating residents, families and community staff about the benefits of vaccinations."



In 2022, Guardian's business intelligence unit and clinical team joined forces to launch a revolutionary new Clinical Intervention program to track and quantify the interventions their pharmacists performed each day to safeguard individuals from medication-related harm. In 2023 alone, this proprietary program revealed 98,640 pharmacist-led interventions across their 43 pharmacies. Of these, approximately 10.8% (10,730) were interventions for duplicate therapy where two or more drugs from the same class or for the same purpose were prescribed. More than

9% (9,223) interventions were for unusual dosing reflecting a drug dose, duration, or frequency of therapy that was potentially inappropriate for the individual's age, health status, gender, or other factor.

By identifying and addressing potentially significant issues related to medication use, Guardian's pharmacists are not only proactively reducing the risk for adverse medication events and hospitalizations, they're also ensuring each resident's medication regimen is optimized for their individual healthcare needs.

Guardian Pharmacy Services Clinical Intervention Program

January - December, 2023

98K

**pharmacist-led
interventions**

10K

**interventions for
duplicate therapy**

9K

**interventions for
unusual dosing**

OVERCOMING BIASES FOR EQUITABLE TREATMENT

The aim of overcoming biases is to achieve “pharmacoequity”—a term coined by Utibe Essien, M.D., an assistant professor of medicine at the University of Pittsburgh—whereby every individual regardless of health, race, ethnicity, disability, socioeconomic status, or other characteristics has access to the highest-quality, evidence-based medical therapy necessary to meet their individual healthcare needs. To achieve equitable access to care, healthcare providers and pharmacists must come together to acknowledge the data on how medications are prescribed and develop strategies to close the gaps.

Biases, whether implicit or explicit, can hinder efforts in the provision of equitable access to treatment. However, by acknowledging these biases, harnessing the power of data, and ensuring flexible, patient-centric care, we can move towards a more inclusive healthcare system that upholds the principles of equity and justice for every person.

As a key member of the multi-disciplinary team in LTC, pharmacists recognize the impact that bias can have on optimal medication therapy. The pharmacist can explore reasons for medication non-adherence, mitigate inappropriate prescribing, and reduce the incidence of polypharmacy which contributes to higher care costs.

Addressing Socioeconomic Determinants of Health in LTC

Through their environment and services, LTC facilities and other congregate living settings— such as behavioral health facilities, residential care communities, group homes, and community providers who support individuals living with disabilities— work daily to address numerous socioeconomic determinants of health. Their residents often require ongoing health and personal care services for a variety of reasons, including age, disability, chronic illness, or rehabilitation needs. These care settings provide consistent and direct access to person-centric care and nutrition, which might not be as readily available to those living independently. They also ensure a clean and safe physical environment and offer a supportive community to mitigate the health impacts of isolation.

By partnering with these care settings, LTC pharmacies play a vital role in influencing these determinants and, consequently, the overall health outcomes of the vulnerable populations in these settings. The comprehensive medication management services provided by LTC pharmacies integrate seamlessly into the workflow and their pharmacy staff serve as an extension of the community's care team.

DIFFERENTIATING LTC PHARMACY SERVICES

Central to understanding how LTC pharmacies improve medication adherence, enhance health outcomes, and reduce healthcare costs is recognizing the range of specialty services and care coordination they provide to the organizations and individuals they serve beyond those provided by traditional retail or mail-order pharmacies.

Medication Management Services

- Unit-of-use compliance packaging, instead of individual prescription bottles, improves medication administration accuracy by indicating if a dose has been administered or missed
- Smart packaging with clear, consistent labeling

and barcode scanning; pre-sorted and labeled by administration time

- Real-time electronic interface with the community's EMR system gives the LTC pharmacist a comprehensive view of medication regimens
- LTC pharmacy staff works with physicians and drug plans to maximize insurance benefits, ensuring medications are covered or an alternative is provided
- Unlike a retail pharmacy, all medications are billed once monthly making it easier to manage fixed budgets
- A dedicated pharmacy team member is assigned to each LTC community to coordinate pharmacy services

24/7 Medication Access

- Automatic, scheduled refills eliminate trips to the pharmacy and reduces the risk of missed doses
- Delivery service, up to seven days a week directly to the community
- 24/7/365 access to an on-call pharmacist and emergency deliveries to the community, when needed
- Emergency support to the community in the event of a natural disaster or forced evacuation, ensuring uninterrupted access to critical medications

Clinical Support and Community Services

- Pharmacy staff performs quality reviews of medication storage in the community
- Every new prescribed medication is reviewed by a pharmacist for appropriateness and compatibility; experienced senior care pharmacists are available to perform comprehensive medication regimen reviews, when needed
- Ongoing education and training provided for the community's care staff

EXPANDING ACCESS TO LTC PHARMACY SERVICES

One fundamental misconception is that individuals in need of LTC services can only receive them within LTC settings. Neither financial constraints nor an individual's preference to age in place should limit access to high-quality care. By expanding LTC pharmacy services beyond traditional settings, we can ensure that every person receives the necessary care wherever they are comfortable, even in their homes. This person-centric approach not only accommodates individual preferences but also contributes to improved outcomes.

CONCLUSION

Achieving “pharmaco-equity” is a multifaceted challenge that requires concerted efforts across all sectors of healthcare. LTC pharmacies, with their suite of value-added services, stand out as champions in this endeavor. By working to ensure affordability, promoting adherence, and providing specialized services to navigate the healthcare benefits landscape for individuals with complex healthcare needs, they are taking proactive steps to bridge care gaps. To further underscore this point, it's essential to recognize that the range of services

provided by LTC pharmacies far surpasses those of traditional retail pharmacy services. As such, to truly promote equitable access to medication and foster medication adherence, it's imperative to expand LTC pharmacy services beyond the confines of traditional LTC settings—meeting patients' needs wherever they receive care.

The suite of technology-enhanced and consultative services provided by LTC pharmacies serves as a testament to the profound impact that tailored, patient-centric services can have in advancing health equity and shaping a more inclusive healthcare future.

KEY RECOMMENDATIONS

1. Strengthen partnerships between healthcare providers, payors, and LTC pharmacies to streamline medication access and adherence
2. Integrate medication compliance technology and clinical pharmacists' services into more LTC settings
3. Promote routine evaluations of healthcare benefit plans to ensure they meet evolving patient healthcare and financial needs
4. Expand access to LTC pharmacy services for medically-complex patients outside of traditional LTC settings



Fred Burke
President & CEO
Guardian Pharmacy Services

"Many individuals with disabilities and multiple chronic conditions live at home and require long-term care services. For these individuals, the integrated technology solutions, and unique expertise that long-term care pharmacies provide are essential. These services optimize drug regimens, enhance medication adherence, improve clinical outcomes, and lower overall healthcare spending while helping individuals maintain their independence and quality of life. However, providing this higher standard of pharmacy care requires reimbursement and policy to match the value and scope of services."





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Guardian Pharmacy Services is one of the nation's largest and most innovative long-term care pharmacy companies. We provide outstanding client service and patient care to long-term care communities including assisted living, skilled nursing, mental and behavioral health and those that serve individuals with intellectual and developmental disabilities.

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