

# Employer-Based Coverage Becoming the Exception

BY JOEL B. FINKELSTEIN  
Contributing Writer

WASHINGTON — Companies both large and small are finding it increasingly difficult to afford the health insurance coverage they have traditionally provided to their workers, experts warned at a conference sponsored by AcademyHealth.

Employer-based insurance remains the dominant source of coverage in the American health care system. However, the proportion of companies that provide health benefits dropped from 70% in 2000 to 60% in 2005. Small businesses, those with only a handful of employees, have been especially hard hit by rising premiums, said Todd McCracken, president of the National Small Business Association.

“We have reached a point in the past couple of years where for the first time in memory, most of these companies now do

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not provide health benefits to their employees,” he said.

Of the small companies that can still offer health coverage, few can give their workers a choice of health plans, and they are often not happy with the plans they can offer. In any given year, 60% of small companies are shopping around for another health plan, but only 24% make a switch, according to data from the Kaiser Family Foundation.

“Small businesses are constantly in the marketplace looking for a better deal, sure that there’s something out there for them that can bring prices in line, when in fact, they don’t find much or they find choices that are even worse,” he said.

When they come up empty, most companies have few options other than shifting more of the cost of premiums to their workers or reducing benefits, a trend that will continue over the next 5 years, according to projections by the Bureau of Labor Statistics.

“The share that employees will be asked to bear simply outstrips any realistic ability they may have to pay,” Mr. McCracken said.

Large companies pass rising health insurance premiums on to their employees, said Mary Kay Henry, of the health systems division of the Service Employees International Union.

The union represents 700,000 workers worldwide. About half of them have no health coverage and the other half are being asked to share more of the cost of their health insurance. Over the past few years, SEIU has increasingly found itself in difficult negotiations with employers over

health benefits at both the level of collective bargaining and that of individual workers. “Beyond the bargaining problem, we also had a crisis happening for individual workers, which was [that] they were, by virtue of no coverage, having to face not getting the medical care they needed in order to live,” she said.

The uninsured end up with a greater level of need for care, which is often uncompensated. That cost is passed on to those who can pay, which in turn raises insurance

premiums. The result is that more employers drop coverage because of high premiums and the cycle starts all over again.

What the solution will look like is not clear, but there does seem to be a movement for everyone to come to the table, the experts said.

“We’re not going to stand on the sidelines of a political debate, we’re going to engage the debate in our mutual interest and figure out a solution for everyone in this country,” said Ms. Henry. ■

**References:** 1. Panitch H, Goodin DS, Francis G, et al, for the EVIDENCE Study Group and the University of British Columbia MS/MRI Research Group. Randomized, comparative study of interferon  $\beta$ -1a treatment regimens in MS: the EVIDENCE trial [published correction appears in *Neurology*. 2003;60:1875]. *Neurology*. 2002;59:1496-1506. 2. Data on file. Serono, Inc. 3. Rebif® [Prescribing Information]. Serono, Inc.; 2005.



**BRIEF SUMMARY OF FULL PRESCRIBING INFORMATION**

**INDICATIONS AND USAGE**

Rebif® (interferon-beta-1a) is indicated for the treatment of patients with relapsing forms of multiple sclerosis to decrease the frequency of clinical exacerbations and delay the accumulation of physical disability. The efficacy of Rebif® in chronic progressive multiple sclerosis has not been established.

**Clinical Studies**

Two multicenter studies evaluated the safety and efficacy of Rebif® in patients with relapsing-remitting multiple sclerosis. Study 1 demonstrated that Rebif® significantly reduced the number of relapses per patient compared to placebo at 2 years. Study 2 was a comparative trial comparing Rebif® 44 mcg sc tiw and Avonex® 30 mcg im qw. The results of this trial demonstrated that patients treated with Rebif® 44 mcg sc tiw were more likely to remain relapse-free at 24 and 48 weeks than were patients treated with Avonex® 30 mcg im qw. Adverse reactions over 48 weeks were generally similar between the two treatment groups. Exceptions included injection site disorders (83% of patients on Rebif® vs. 28% of patients on Avonex®), hepatic function disorders (18% on Rebif® vs. 10% on Avonex®), and leukopenia (6% on Rebif® vs. <1% on Avonex®), which were observed with greater frequency in the Rebif® group compared to the Avonex® group.

**CONTRAINDICATIONS**

Rebif® (interferon beta-1a) is contraindicated in patients with a history of hypersensitivity to natural or recombinant interferon, human albumin, mannitol USP, sodium acetate, or Water for Injection USP.

**WARNINGS**

Rebif® (interferon beta-1a) should be used with caution in patients with depression, a condition that is common in people with multiple sclerosis. Depression, suicidal ideation, and suicide attempts have been reported to occur with increased frequency in patients receiving interferon compounds, including Rebif®. Patients should be advised to report immediately any symptoms of depression and/or suicidal ideation to the prescribing physician. If a patient develops depression, cessation of treatment with Rebif® should be considered.

Severe liver injury, including some cases of hepatic failure requiring liver transplantation has been reported rarely in patients taking Rebif®. Symptoms of liver dysfunction began from one to six months following the initiation of Rebif®. If jaundice or other symptoms of liver dysfunction appear, treatment with Rebif® should be discontinued immediately due to the potential for rapid progression to liver failure. Asymptomatic elevation of hepatic transaminases (particularly SGPT) is common with interferon therapy (see ADVERSE REACTIONS). Rebif® should be initiated with caution in patients with active liver disease, alcohol abuse, increased serum SGPT (>2.5 times ULL), or a history of significant liver disease. Also, the potential risk of Rebif® used in combination with known hepatotoxic products should be considered prior to Rebif® administration, or when adding new agents to the regimen of patients already on Rebif®. Reduction of Rebif® dose should be considered if SGPT rises above 5 times the upper limit of normal. The dose may be gradually re-escalated when enzyme levels have normalized.

Anaphylaxis and other allergic reactions (some severe) have been reported as a rare complication of Rebif®. Other allergic reactions have included skin rash and urticaria, and have ranged from mild to severe without a clear relationship to dose or duration of exposure. Several allergic reactions, some severe, have occurred after prolonged use.

**PRECAUTIONS**

**General:** Caution should be exercised when administering Rebif® to patients with pre-existing seizure disorders. Seizures have been associated with the use of beta interferons. A relationship between occurrence of seizures and the use of Rebif® has not been established. Leukopenia and new or worsening thyroid abnormalities have developed in some patients treated with Rebif®. Regular monitoring for these conditions is recommended.

**Information for Patients:** All patients should be instructed to read the Rebif® Medication Guide supplied to them. Patients should be cautioned not to change the dosage or the schedule of administration without medical consultation.

Patients should be informed of the most common and the most severe adverse reactions associated with the use of Rebif®. Patients should be advised of the symptoms associated with these conditions, and to report them to their physician.

Female patients should be cautioned about the abortifacient potential of Rebif®.

Patients should be instructed in the use of aseptic technique when administering Rebif®. Appropriate instruction for self-injection or injection by another person should be provided, including careful review of the Rebif® Medication Guide. If a patient is to self-administer Rebif®, the physical and cognitive ability of that patient to self-administer and properly dispose of syringes should be assessed. The initial injection should be performed under the supervision of an appropriately qualified health care professional. Patients should be advised of the importance of rotating sites of injection with each dose, to minimize the likelihood of severe injection site reactions or necrosis.

**Laboratory Tests:** In addition to those laboratory tests normally required for monitoring patients with multiple sclerosis, blood cell counts and liver function tests are recommended at regular intervals (1, 3, and 6 months) following introduction of Rebif® therapy and then periodically thereafter in the absence of clinical symptoms. Thyroid function tests are recommended every 6 months in patients with a history of thyroid dysfunction or as clinically indicated. Patients with myelosuppression may require more intensive monitoring of complete blood cell counts, with differential and platelet counts.

**Immunization:** Patients taking Rebif® may receive concomitant influenza vaccination and achieve similar positive antibody response to the vaccination as patients not receiving Rebif®. The exact relationship of antibody titers to vaccine efficacy is unknown in patients taking Rebif®.

**Drug Interactions:** Drug interaction studies have not been conducted with Rebif®. Due to its potential to cause neutropenia and lymphopenia, proper monitoring of patients is required if Rebif® is given in combination with myelosuppressive agents. Also, the potential for hepatic injury should be considered when Rebif® is used in combination with other products associated with hepatic injury, or when new agents are added to the regimen of patients already on Rebif® (see WARNINGS).

**Carcinogenesis, Mutagenesis, Impairment of Fertility:** No carcinogenicity data for Rebif® are available in animals or humans. Rebif® was not mutagenic when tested in the Ames bacterial test and in an *in vitro* cytogenetic assay in human lymphocytes in the presence and absence of metabolic activation. No studies have been conducted to evaluate the effects of Rebif® on fertility in humans. In studies in normally cycling female cynomolgus monkeys given daily sc injections of Rebif® for six months at doses of up to 9 times the recommended weekly human dose (based on body surface area), no effects were observed on either menstrual cycling or serum estradiol levels. The validity of extrapolating doses used in animal studies to human doses is not established. In male monkeys, the same doses of Rebif® had no demonstrable adverse effects on sperm count, motility, morphology, or function.

**Pregnancy Category C:** Rebif® treatment has been associated with significant increases in embryolethal or abortifacient effects in cynomolgus monkeys administered doses approximately 2 times the cumulative weekly human dose (based on either body weight or surface area) either during the period of organogenesis (gestation day 21-89) or later in pregnancy. There were no fetal malformations or other evidence of teratogenesis noted in these studies. These effects are consistent with the abortifacient effects of other type I interferons. There are no adequate and well-controlled studies of Rebif® in pregnant women. However, in Studies 1 and 2, there were 2 spontaneous abortions observed and 5 fetuses carried to term among 7 women in the Rebif® groups. If a woman becomes pregnant or plans to become pregnant while taking Rebif®, she should be informed about the potential hazards to the fetus and discontinuation of Rebif® should be considered. A pregnancy registry has been established to monitor pregnancy outcomes of women exposed to Rebif® while pregnant. Register patients online at [www.RebifPregnancyRegistry.com](http://www.RebifPregnancyRegistry.com) or call MS LifeLines™ at 1-877-447-3243.

**Nursing Mothers:** It is not known whether Rebif® is excreted in human milk.

**Pediatric Use:** The safety and effectiveness of Rebif® in pediatric patients have not been studied.

**Geriatric Use:** Clinical studies of Rebif® did not include sufficient numbers of subjects aged 65 and over to determine whether they respond differently than younger subjects.

**ADVERSE REACTIONS**

The most frequently reported serious adverse reactions with Rebif® were psychiatric disorders including depression and suicidal ideation or attempt (see WARNINGS). The incidence of depression of any severity in the Rebif®-treated groups and placebo-treated group was approximately 25%. In post-marketing experience, Rebif® administration has been rarely associated with severe liver dysfunction, including hepatic failure requiring liver transplantation (see WARNINGS). The most commonly reported adverse reactions were injection site disorders, influenza-like symptoms (headache, fatigue, fever, rigors, chest pain, backpain, myalgia), abdominal pain, depression, elevation of liver enzymes and hematologic abnormalities. The most frequently reported adverse reactions resulting in clinical intervention (e.g., discontinuation of Rebif®, adjustment in dosage, or the need for concomitant medication to treat an adverse reaction symptom) were injection site disorders, influenza-like symptoms, depression and elevation of liver enzymes (see WARNINGS). Injection site necrosis was rare.

Table 1. Adverse Reactions and Laboratory Abnormalities in Study 1

BODY SYSTEM Preferred Term	Rebif® Placebo tiw (n=187)	Rebif® 22 mcg tiw (n=189)	44mcg tiw (n=184)
<b>BODY AS A WHOLE</b>			
Influenza-like symptoms	51%	56%	59%
Headache	63%	65%	70%
Fatigue	36%	33%	41%
Fever	16%	25%	28%
Rigors	5%	6%	13%
Chest Pain	5%	6%	8%
Malaise	1%	4%	5%
<b>INJECTION SITE DISORDERS</b>			
Injection Site Reaction	39%	89%	92%
Injection Site Necrosis	0%	1%	3%
<b>CENTRAL &amp; PERIPH NERVOUS SYSTEM DISORDERS</b>			
Hypertonia	5%	7%	6%
Coordination Abnormal	2%	5%	4%
Convulsions	2%	5%	4%
<b>ENDOCRINE DISORDERS</b>			
Hyroid Disorder	3%	4%	6%
<b>GASTROINTESTINAL SYSTEM DISORDERS</b>			
Abdominal Pain	17%	22%	20%
Dry Mouth	1%	1%	5%
<b>LIVER AND BILIARY SYSTEM DISORDERS</b>			
SGPT Increased	4%	20%	27%
SGOT Increased	4%	10%	17%
Hepatic Function Abnormal	2%	4%	9%
Bilirubinaemia	1%	3%	2%
<b>MUSCULO-SKELETAL SYSTEM DISORDERS</b>			
Myalgia	20%	25%	25%
Back Pain	20%	23%	25%
Skeletal Pain	10%	15%	10%
<b>HEMATOLOGIC DISORDERS</b>			
Leukopenia	14%	28%	36%
Lymphadenopathy	8%	11%	12%
Thrombocytopenia	2%	2%	8%
Anemia	3%	3%	5%
<b>PSYCHIATRIC DISORDERS</b>			
Somnolence	1%	4%	5%
<b>SKIN DISORDERS</b>			
Rash Erythematous	3%	7%	5%
Rash Maculo-Papular	2%	5%	4%
<b>URINARY SYSTEM DISORDERS</b>			
Micturition Frequency	4%	2%	7%
Urinary Incontinence	2%	4%	2%
<b>VISION DISORDERS</b>			
Vision Abnormal	7%	7%	13%
Xerophthalmia	0%	3%	1%

The safety of Rebif® (22 mcg and 44 mcg) vs placebo was studied in 560 patients with RRMS who were treated for 24 months (Study 1). Table 1 enumerates adverse events and laboratory abnormalities that occurred at an incidence that was at least 2% more in either Rebif®-treated group than was observed in the placebo group.

**Immunogenicity:** As with all therapeutic proteins, there is a potential for immunogenicity. Serum NAB were detected in 31% and 24% of Rebif®-treated patients at the 22 mcg and 44 mcg tiw dose respectively at one or more times during Study 1. The clinical significance of the presence of NAB to Rebif® is unknown. Comparison of the incidence of antibodies to other products may be misleading.

**DOSAGE AND ADMINISTRATION**  
Doses of Rebif® shown to be safe and effective are 22 mcg and 44 mcg sc tiw. Rebif® should be administered, if possible, at the same time (preferably in the late afternoon or evening) on the same three days (e.g., Monday, Wednesday, and Friday) at least 48 hours apart each week. Generally, patients should be started at 20% of the prescribed dose and increased over a 4-week period to the targeted dose, either 22 mcg or 44 mcg sc tiw. Leukopenia or elevated liver function tests may necessitate dose reduction or discontinuation of Rebif® administration until toxicity is resolved.

Rebif® is intended for use under the guidance and supervision of a physician. It is recommended that physicians or qualified medical personnel train patients in the proper technique for self-administering subcutaneous injections using the pre-filled syringe. Patients should be advised to rotate sites for sc injections. Concurrent use of analgesics and/or antipyretics may help ameliorate flu-like symptoms on treatment days. Rebif® should be inspected visually for particulate matter and discoloration prior to administration.

**Rx only.**  
**Manufacturer:** Serono, Inc., Rockland, MA 02370  
U.S. License # 1574

**Co-marketed by:** Serono, Inc., Rockland, MA 02370  
Pfizer, Inc., New York, NY 10017

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## Fact Sheet on Prescription Help

The National Council on Patient Information and Education is distributing a fact sheet to advise consumers who lack health insurance or prescription drug coverage about prescription assistance programs and prescription savings/discount programs that can help them to obtain the medications they need. For more information, read the fact sheet at [www.talkaboutrx.org/documents/paps.pdf](http://www.talkaboutrx.org/documents/paps.pdf). ■