**Practice Trends** 

## Health Savings Accounts Scrutinized, Praised

BY JOYCE FRIEDEN

Associate Editor, Practice Trends

s President Bush puts health savings accounts higher on his agenda, experts continue to debate whether they are a good idea for solving the problems of the uninsured.

The more I think about these proposals, the more troubling I find them to be," Leonard Burman, codirector of the Urban-Brookings Tax Policy Center, said in a teleconference sponsored by the Center on Budget and Policy Priorities (CBPP). "I don't think the idea [that people will be more cost conscious] is really going to play out."

HSAs are accounts to which employees contribute to pay for the first several thousand dollars of their health care costs. The accounts are almost always combined with a high-deductible health insurance plan. Contributions to the HSA are tax free, as is money withdrawn for covered medical expenses. If the money is not used in a particular year, it can accumulate in the account.

The Galen Institute, a group that supports consumer-driven health care, has a more positive view of HSAs. "HSAs give consumers even more control over their health spending decisions—and provide them an incentive to spend wisely and save for future health care needs," according to a statement from Galen. Critics argue that sick people are not always in a position to shop around for care; that making consumers more cost conscious won't help lower health care costs, because most health care spending is for expenses higher than the amount of the deductible, which is out of consumer control; and that HSAs tend to attract mostly healthy people, driving up premiums for sicker individuals who remain in more traditional plans.

President Bush highlighted HSAs in his State of the Union address, vowing to "strengthen health savings accountsmaking sure individuals and small business employees can buy insurance with the same advantages that people working for big businesses now get."

In a more detailed statement, White House officials said that the president "proposes making premiums for HSAcompatible insurance policies deductible from income taxes when [these policies are] purchased by individuals outside of work. In addition, an income tax credit would offset payroll taxes paid on premiums paid for their HSA policies."

The president is also proposing to allow any spending on out-of-pocket health expenses incurred by HSA enrollees—up to \$10,500 per family—to be tax free, not just expenses pertaining to the deductible, as allowed under current law.

Such changes would make HSAs even more tempting to some people, said Jason Furman, senior fellow at the CBPP. "HSAs are already an unprecedentedly favored tax vehicle. This proposal now takes a system already tilted and adds a new tax credit."

If enacted, these proposals could make HSAs so attractive financially that they could begin to rival 401(k) plans as retirement savings vehicles, Mr. Furman said.

For example, suppose a family in a 25% tax bracket contributed the maximum \$10,500 to an HSA that is invested at a 3% interest rate. Under the Bush proposal, they would owe a payroll tax of \$1,607 but would also get a tax credit for that amount, so the entire \$10,500 would stay in the account. If they put the same amount into a 401(k), they would still owe the payroll tax, but would not get a tax credit, so only \$8,893 would be deposited into the 401(k) account. Thus the HSA would have \$25,486 in it by 2036, versus \$21,587 for the 401(k), Mr. Furman said.

With such results, "a lot of employers who offer 401(k) plans would have a lot less of an incentive to," he added. "Their employees could go on their own and get a much better deal from an HSA than from a 401(k), and avoid nondiscrimination rules." The payroll taxes that HSA account holders no longer have to pay would also put a dent in the federal budget, he said.

Barry Barnett, a principal in PriceWaterhouseCoopers' human resource solutions practice, acknowledged that the proposal would result in substantial tax incentives but said he did not think employers were going to get rid of their 401(k) offerings because of it.

Ever since employers have switched to defined contribution retirement plans, "there has been enough noise in the system by employees feeling they've lost the entitlement to a defined benefit plan in retirement," Mr. Barnett said.



WARNINGS
Because sleep disturbances may be the presenting manifestation of a physical and/or psychiatric disorder, symptomatic treatment of insomnia should be initiated only after a careful evaluation of the patient. The failure of insomnia to remit after 7 to 10 days of treatment may indicate the presence of a primary psychiatric and/or medical illness that should be evaluated. Worsening of insomnia or the emergence of new thinking or behavior abnormalities may be the consequence of an unrecognized psychiatric or physical disorder. Such findings have emerged during the course of treatment with sedative/hypnotic drugs, including LUNESTA. Because some of the important adverse effects of LUNESTA appear to be dose-related, it is important to use the lowest possible effective dose, sepecially in the elderly (see DOSAGE AND ADMINIS-TRATION in the Full Prescribing Information).

TRATION in the Full Prescribing Informiation). A variety of abnormal thinking and behavior changes have been reported to occur in association with the use of sedative/hypnotics. Some of these changes may be characterized by decreased inhibition (e.g., aggressiveness and extroversion that seem out of character), similar to effects produced by alcohol and other CNS depressants. Other reported behavioral changes have included bizarre behavior, agitation, hallucinations, and depersonalization. Amnesia and other neuropsychiatric symptoms may occur unpredictably. In primarily depressed patients, worsening of depression, including suicidal thinking, has been reported in association with the use of sedative/hyponics.

tive/hypriortics. It can rarely be determined with certainty whether a particular instance of the abnormal behaviors listed above are drug-induced, spontaneous in origin, or a result of an underlying psychiatric or physical disorder. Nonetheless, the emergence of any new behavioral sign or symptom of concern requires careful and immediate evaluation. Following rapid dose decrease or abrupt discontinuation of the use of sedative/hyprotics, there have been reports of signs and symptoms similar to those associated with withfurawal from other CNS-depressant drugs (see DRUG ABUSE AND DEPENDENCE).

withdrawal from other CNS-depressant drugs (see DRUS ABUSE AND DEPENDENCE). LUNESTA, like other hypnotics, has CNS-depressant effects. Because of the rapid onset of action, LUNESTA should only be ingested immediately prior to going to bed or after the patient has gone to bed and has experienced difficulty failing asleep. Patients receiving LUNESTA should be cautioned against engaging in hazardous occupations requiring complete mental alertness or motor coordination (e.g., operating machinery or driving a motor vehicle) after ingesting the drug, and be cautioned about potential impairment of the performance of such activities on the day following ingestion of LUNESTA. LUNESTA, like other hypnotics, may produce additive CNS-depressant effects when coadministered with other psychotropic medications, anticonvulsaria, arthisticamines, ethanol, and other drugs that themselves produce CNS depression. LUNESTA should not be taken with alcohol. Dose adjustment may be necessary when LUNESTA is administered with other CNS-depressant agents, because of the potentially additive effects.

PRECAUTIONS

General

Timing Of Drug Administration: LUNESTA should be taken immediately before bedtime. Taking a sedative/hypnotic while still up and about may result in short-term memory impairment, hallucinations, impaired coordination, dizziness, and lightheadedness.

Use in The Elerity And/Dr Debilitated Patients: Impaired motor and/or cognitive performance after repeated exposure or unusual sensitivity to sedative/hyponici drugs is a concern in the treatment of elderly and/or debilitated patients. The recommended starting dose of LUNESTA for these patients is 1 mg (see DOSAGE AND ADMINISTRATION in the Full Prescribing Information).

Use In Patients With Concomitant Illness: Clinical experience with escopicione in patients with concomitant illness is limited. Escopicione should be used with caution in patients with diseases or conditions that could affect metabolism or hemodynamic

responses.

A study in healthy volunteers did not reveal respiratory-depressant effects at doses 2.5-fold higher (7 mg) than the recommended dose of eszopicione. Caution is advised, however, if LUNESTA is prescribed to patients with compromised respiratory function. The dose of LUNESTA should be reduced to 1 mg in patients with severe hepatic impairment, because systemic exposure is doubled in such subjects. No dose adjustment appears necessary for subjects with mild or moderate hepatic impairment, bodes adjustment appears necessary in subjects with any degree of renal impairment, since less than 10% of eszopicione is excreted unchanged in the urine.

The dose of LUNESTA should be reduced in patients who are administered potent inhibitors of CYP3A4, such as ketoconazole, while taking LUNESTA Downward dose adjustment is also recommended when LUNESTA is administered with agents having known CNS-depressant effects.

ng known CNS-depressant effects.

Jose In Patients With Depression: Sedative/hypnotic drugs should be administered with caution to patients exhibiting signs and symptoms of depression. Suicidal ten-lencies may be present in such patients, and protective measures may be required, intentional overdose is more common in this group of patients; therefore, the least mount of drug that is feasible should be prescribed for the patient at any one time.

Information For Patients: Patient information is printed in the complete prescribing information.

Laboratory Tests: There are no specific laboratory tests recommended.

Ethanol. An additive effect on psychomotor performance was seen with coadministra-tion of eszopiclone and ethanol 0.70 g/kg for up to 4 hours after ethanol administration of eszopiclone and ethanol of single doses of eszopiclone 3 mg and paroxetine 20 mg daily for 7 days produced no pharmacokinetic or pharmacodynamic interaction Lorazepam: Coadministration of single doses of eszopicione 3 mg and lorazepam et mg did not have clinically relevant effects on the pharmacodynamics or pharmacodinetics of either drug.

2012/2018 Codeministration of escopicione 3 mg and olanzapine 10 mg produced a decrease in DSST scores. The interaction was pharmacodynamics or pharmaco-kinetics of either drug.

Olanzapine: Coadministration of escopicione 3 mg and olanzapine 10 mg produced a decrease in DSST scores. The interaction was pharmacodynamic; there was no alteration in the pharmacokinetics of either drug.

Drugs That Inhibit CYP3A4 (Ketoconazole): CYP3A4 is a major metabolic pathway for elimination of escopicione. The AUC of escopicione was increased 2-104 by coadministration of ketoconazole, a potent inhibitor of CYP3A4, 400 mg daily for 5 days. Come and to escopicione. The AUC of escopicione was increased 2-104 by coadministration of ketoconazole, carinthromycin, netropolic program of cyr3A4 (e.g., itraconazole, clarithromycin, itraconazole, clarithromycin, itraconazole, clarithromycin, itraconazole, clarithromycin, itraconazole, c

Sprague-Dawley rats in which racemic zopiclone was given in the diet, and in which plasma levels of eszopiclone were reached that were greater than those reached in the above study of eszopiclone, an increase in mammary gland adenocarcinomas in females and an increase in thyroid gland follicular cell adenomas and carcinomas in females and an increase in thyroid gland follicular cell adenomas and carcinomas in females and an increase in the highest dose of 100 mg/kg/day. Plasma levels of eszopiclone at this dose are estimated to be 150 (females) and 70 (males) times those in humans is unknown. The increase in thyroid tumors is thought to be due to increased levels of TSH secondary to increased metabolism of circulating thyroid hormones, a mechanism that is not considered to be relevant to humans.

In a carcinogenicity study in BeGST mice in which racemic zopiclone was given in the diet, an increase in pulmonary carcinomas and carcinomas plus adenomas in females and an increase in skin fibromas and sarcomas in males were seen at the highest dose of 100 mg/kg/day. Plasma levels of eszopiclone at this dose are estimated to be 8 (females) and 20 (males) times those in humans receiving the MRHD. The skin tumors were due to skin lesions induced by aggressive behavior, a mechanism that is not relevant to humans. A carcinogenicity study was also performed in which skin tumors were given eszopiclone at doses up to 100 mg/kg/day by oral gavage; although this study did not reach a maximum tolerated dose, and was thus inadequate for overall assessment of carcinogenic potential, no increases in either pulmonary or skin tumors were seen at doses producing plasma levels of eszopiclone estimated to be 90 times those in humans receiving the MRHD.—Le., 12 times the exposure in the racemate study.

Eszopiclone did not increase tumors in a p53 transgenic mouse bioassay at oral doses un to 300 mg/kg/day.

Eszopicione did not increase tumors in a p53 transgenic mouse bioassay at oral doses up to 300 mg/kg/day.

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Mutagenesis: Eszopiclone was positive in the mouse lymphoma chromosomal aberration assay and produced an equivocal response in the Chinese hamster ovary cell chromosomal aberration assay, it was not mutagenic or clastogenic in the bacterial Ames gene mutation assay, in an unscheduled DNA synthesis assay, or in an in vivo mouse bone marrow micronucleus assay.

bacterial Armes gene mutation assay, in an unscrieduled DNA synthesis assay, or in an *in vivo* mouse bone marrow micronucleus assay.

(S)-N-desmethyl zopiclone, a metabolite of eszopiclone, was positive in the Chinese hamster ovary cell and human lymphocyte chromosomal aberration assays. It was negative in the bacterial Ames mutation assay, in an *in vitro* ™P-postlabeling DNA adduct assay, and in an *in vivo* mouse bone marrow chromosomal aberration and micronucleus assay.

Impairment Of Fertility. Eszopiclone was given by oral gavage to male rats at doses up to 45 mg/kg/day from 4 weeks premating through mating and to female rats at doses up to 180 mg/kg/day from 1 wield in which only females were treated, up to 380 mg/kg/day. Eszopiclone decreased fertility, probably because of effects in both males and females, with no females becoming pregnant when both males and females, with no females becoming pregnant when both males and females were treated with the highest dose; the no-effect dose in both sexes was 5 mg/kg (16 times the MRHD on a mg/m² basis). Other effects included increased perimplantation loss (no-effect dose 25 mg/kg), ahormal estrus cycles (no-effect dose 25 mg/kg), and males were treated with the proposed perimplantation loss (no-effect dose 25 mg/kg), ahormal estrus cycles (no-effect dose 25 mg/kg), and males are treated with the proposed perimplantation loss (no-effect dose 25 mg/kg), ahormal estrus cycles (no-effect dose 25 mg/kg), approximal estrus cycles (no-effect dose 25 mg/kg).

phologically abnormal sperm (no-effect dose 5 mg/kg).

Pregnancy
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Labor And Delivery: LUNESTA has no established use in labor and delivery.

Nursing Mothers: It is not known whether LUNESTA is excreted in human milk. Because many drugs are excreted in human milk, caution should be exercised when LUNESTA is administered to a nursing woman. Pediatric Use: Safety and effectiveness of eszopiclone in children below the age of 18 have not been established.

nave not neen established.

Geriatric Use: A total of 287 subjects in double-blind, parallel-group, placebo-controlled clinical trials who received eszopicione were 65 to 86 years of age. The overell pattern of adverse events for elderly subjects (median age — 17 years) in 2-week studies with nighttime dosing of 2 mg eszopicione was not different from that seen in younger adults. LUNESTA2 mg exhibited significant reduction in sleep latency and improvement in sleep maintenance in the elderly population.

ADVERSE REACTIONS The premarketing dev

ADVERSE REACTIONS

The premarketing development program for LUNESTA included eszopicione exposures in patients and/or normal subjects from two different groups of studies: approximately 400 normal subjects in clinical pharmacology/pharmacokinetic studies, and approximately 150 patients in placebe-controlled clinical effectiveness studies, corresponding to approximately 263 patient-eyosure years. The conditions and duration of treatment with LUNESTA varied greatly and included (in overlapping categories) open-label and double-blind phases of studies, inpatients and outpatients, and short-term and longer-term exposure. Adverse reactions were assessed by collecting adverse events, results of physical examinations, vital signs, weights, laboratory analyses, and ECGs.

assessed by collecting adverse events, results of physical examinations, vital signs, weights, laboratory analyses, and ECGs.

Adverse events during exposure were obtained primarily by general inquiry and recorded by clinical investigators using terminology of their own choosing. Consequently, it is not possible to provide a meaningful estimate of the proportion of individuals experiencing adverse events without first grouping similar types of events into a smaller number of standardized event categories. In the tabulations that follow, COSTART terminology has been used to classify reported adverse events. The stated frequencies of adverse events represent the proportion of individuals who experienced, at least once, a treatment-emergent adverse event of the type listed. An event was considered treatment-emergent if in courred for the first time or worsened while the patient was receiving therapy following baseline evaluation.

Adverse Findings Observed in Placebo-Controlled Trials.

Adverse Fends Resulting in Discontinuation of Treatment: In placebo-controlled, parallel-group clinical trials in the elderly, 3.8% of 208 patients who received 1 mg LUNESTA discontinued treatment due to an adverse event. In the Newek parallel-group study in adults, no patients in the 3 mg arm discontinued because of an adverse event. In the long-term 6-month study in adult insonnia patients, 7.2% of 195 patients who received 2 mg LUNESTA discontinued due to an adverse event. No event that resulted in discontinued or greater than 2% of 593 patients who received 3 mg LUNESTA discontinued due to an adverse event. No event that resulted in discontinued or greater than 2% of 593 patients who received 1 greater than 2% of 593 patients who received 2 mg controlled trials. The follow-institute the individuals of the patients and the patients of the p

resulted in discontinuation occurred at a rate of greater than 2%.

Adverse Events Observed at an Incidence of 2.2% in Controlled Trials. The following lists the incidence (%) placebo, 2 mg, 3 mg, respectively) of treatment-emergent adverse events from a Phase 3 placebo-controlled study of LUNESTA at doses of 2 or 3 mg in non-deledry adults. Treatment duration in this trial was 44 days. Data are limited to adverse events that occurred in 2% or more of patients treated with LUNESTA as greater than the incidence in placebo-treated patients treated with LUNESTA was greater than the incidence in placebo-treated patients (n=99).

Body as a whole; headache (13%, 21%, 17%), viral infection (1%, 3%, 3%), 0) (pliestive system; dry morth (3%, 5%, 7%), 49, spepsia (4%, 4%, 5%), nausea (4%, 5%, 4%), vomiting (1%, 3%, 6%), 6%). Revrous system: anxiety (0%, 3%, 1%), control (0%, 0%, 3%), depression (0%, 4%, 1%), dizziness (4%, 5%, 7%), hallucinations (0%, 1%, 3%), libido decreased (0%, 0%, 3%, nervousness (3%, 5%, 0%), somnolence (3%, 10%, 8%). Respiratory system: infection (3%, 5%, 10%), Skin and appendages, rash (1%, 3%, 4%). Special seriess: unpleasant taste (3%, 17%, 34%). Urogenital system; dymenorrhea (0%, 3%, 0%), genecousnatia\* (0%, 3%, 0%), deender-specific adverse event in females

Gender-specific adverse event in female \*Gender-specific adverse event in males

'Events for which the LUNESTA incidence was equal to or less than placebo are not listed, but included the following: abnormal dreams, accidental injury, back pain, diarrhea, flu syndrome, myaliqu, pain, planyngits, and rhinitis. Adverse events that suggest a doser-response relationship in adults include viral infection, dry mouth, dizaness, hallucinations, infection, rash, and unpleasant taste, with this relationship clearest for unpleasant taste.

The following lists the incidence (%) placebo, 2 mg, 3 mg, respectively) of treatment-emergent adverse events from combined Phase 3 placebo-controlled studies of LUNESTA at doses of 1 or 2 mg in elderly adults (ages 65-68). Treatment duration in these trials was 14 days. Data are limited to events that occurred in 2% or more of patients treated with LUNESTA 1 mg (n=72) or 2 mg (n=215) in which the incidence in patients.

patients.¹

<u>Body as whole:</u> accidental injury (1%, 0%, 3%), headache (14%, 15%, 13%), pain (2%, 4%, 5%). <u>Digestive system:</u> diarrhea (2%, 4%, 2%), dry mouth (2%, 3%, 7%), dyspepsia (2%, 6%, 2%). <u>Nervous system:</u> abnormal dreams (0%, 3%, 4%), dizzines (2%, 1%, 6%), nervolsa (2%), heuralgia (0%, 3%, 0%). <u>Shidishidiand appendagas:</u> pruriflus: (1%, 4%, 1%), <u>Special senses:</u> unpleasant taste (0%, 8%, 2%). <u>Herentic for which the LUNESTA incidence was equal to or less than placebo are not listed, but included the following: abdominal pain, asthenia, nausea, rash, and somnolence.</u>

listed, but included the following: abdominal pain, asthenia, nausea, rash, and somnolence.

Adverse events that suggest a doser-response relationship in elderly adults include application of the property o

vents unlikely to be drug-related. Although the events reported occurred during treatment with LUNESTA, they were not necessarily caused by it. Events are listed in order of decreasing frequency according to the following definitions: frequent adverse events are those that occurred on one or more occasions in a least 171,00 patients, bridgened adverse events are those that occurred in fewer than 171,00 patients, are adverse events are those that occurred in fewer than 171,00 patients, are adverse events are those that occurred in fewer than 171,00 patients, are adverse events are those that occurred in fewer than 171,00 patients, are adverse events are those that occurred in fewer than 171,00 patients, are adverse events are those that occurred in fewer than 171,00 patients, are adverse events are those that occurred the favor that occurred a patient incidence for the appropriate gender.

Infrequent: acne, agitation, allergic reaction, alopecia, amenorrhea, anemia, anorexia, apathy, arthritis, asthima, alaxia, breast enjorgement, breast enlargement, breast pain, bronchitis, bursilis, cellulfis, cholelifiasis, conjunctivitis, contact dermatitis, cystilis, dry eyes, dry skin, dyspinea, dysuria, ezema, ear pain, emoplasm, breast pain, bronchitis, bursilis, cellulfis, cholelifiasis, conjunctivitis, contact dermatitis, cace dema, femela leatation, fever, halitosis, heat stroke, hematuria, hernia, hiccup, hostility, hypercholestermia, hypertensis, hyperstonis, hypesthosia, incoordination, increased appetite, insomnia, joint disorder (mainly swelling, stiffness, and pain), kidney calculus, kidney pain, laryngitis, leg cramps, hypesthesia, incoordination, increased appetite, insomnia, joint disorder (mainly swelling, stiffness, and pain), kidney calculus, kidney pain, laryngitis, leg cramps, hypesthesia, hypertipemia, hypokalemia, disorder, weight gain, weight loss.

Rare: ahonormal gait, arthrosis, collitis, dehydration, dysphagia, erythema multiforme, curtoaria, ulerine hemorrhage, vaginat hemorrhage, vaginatis, vert

No development of tolerance to any parameter of sleep measurement was observed over six months. Tolerance to the efficacy of LUNESTA 3 mg was assessed by 4-week objective and 6-week subjective measurements of time to sleep onset and sleep main-tenance for LUNESTA in a placebo-controlled 44-day study, and by subjective assess-ments of time to sleep onset and WASO in a placebo-controlled study for 6 months.

often associated with overdose with other CNS-depressant agents.

Recommended Treatment: General symptomatic and supportive measures should be used along with immediate gastric lavage where appropriate. Intravenous fluids should be administered as needed. Flumazenil may be useful. As in all cases of drug overdose, respiration, pulse, blood pressure, and other appropriate signs should be monitored and general supportive measures employed. Hypotension and CNS depression should be monitored and treated by appropriate medical intervention. The value of dialysis in the treatment of overdosage has not been determined.

Poison Control Center: As with the management of all overdosage, the possibility multiple drug ingestion should be considered. The physician may wish to considered contacting a poison control center for up-to-date information on the management hypotic drug oroduct overdosane

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