

2019 High-cost claims and injectable drug trends report: key insights

Every year, Sun Life analyzes millions of dollars of high-cost claim data to identify trends and share actionable insights with broker and employers. The 2019 High-cost claims and injectable drug trends report includes an analysis of \$7.9 billion in paid claims from 2015 and 2018.

To learn more,

check out the full report including recommendations to manage medical and Rx costs [here](#)



or reach out to your Sun Life Stop-Loss Specialist.

Key findings:

- In a single policy year, 85% of employers were reimbursed for a stop-loss claim.
- The top ten claims conditions made up more than half of stop-loss claims reimbursements. Cancer continues to top the list as both the #1 and #2 highest cost claim condition.
- Breast cancer was the most common type of cancer and also had the highest overall spend, while lymphocytic leukemia was the cancer condition with the highest average cost.
- In 2018 alone, 561 injectable medications contributed to a total cost of \$252.6M.
- Within the top 20 highest-cost injectable drugs in 2018, 71% of the cost is related to medications used to treat cancer. This includes all top five high-cost injectable drugs and eight of the top 10.
- The number of members with claims over \$3 million doubled from 2017 to 2018. In 2018, the largest claim was \$7.5 million. The largest claim for a single injectable drug was \$1.8 million.
- 22% of employers had at least one member with \$1M+ in claims from 2015 to 2018.

TOP 3 HIGH-COST CLAIM CONDITIONS

Total payments	Medical condition	Stop-loss claim reimbursements			
		2015–2018	2014–2017	2015–2018	
		Rank		Total reimbursements	% of total*
31.3% Top 3 conditions	Malignant neoplasm (cancer)	1	1	\$674.0M	19.3%
	Leukemia, lymphoma, and/or multiple myeloma (cancers)	2	2	\$262.3M	7.5%
	Chronic/end-stage renal disease (kidneys)	3	3	\$159.3M	4.6%

Group stop-loss insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 07-SL REV 7-12. In New York, group stop-loss insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) under Policy Form Series 07-NYSL REV 7-12. Product offerings may not be available in all states and may vary depending on state laws and regulations.

Source: Sun Life book of business data, 2014–2018.

*Percentage of total stop-loss claims reimbursements that Sun Life provided to its policyholders from 2014 to 2017.

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