

### Bill Summary

**AB 546** would require coverage of air filtration equipment, without cost sharing, for enrollees with asthma or COPD, and enrollees who are pregnant.



CHBRP uses the term **air filtration equipment** to include:

1. Portable HEPA air filtration devices
2. HEPA filters for portable devices
3. Household HVAC filters (MERV 13)

### Insurance Subject to the Mandate

Of the 22.2 million Californians enrolled in state-regulated health insurance, **13.6 million** would have insurance subject to, and potentially impacted by, AB 546:

- CDI and DMHC-regulated** (Commercial & CalPERS)
- Medi-Cal**
- Federally-regulated** (Medicare, self-insured, etc.)

### Benefit Coverage, Utilization, & Unit Cost

At **baseline**, air filtration equipment is a noncovered benefit utilized by **85,195** households living with eligible enrollees.



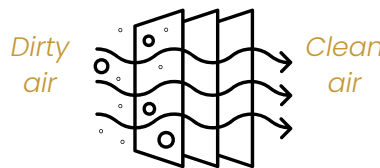
**Postmandate**, the number of households would **increase** by **~65,000**, and average annual cost of air filtration equipment would increase by **12.4%**, due to higher frequency of equipment replacements.

**CHBRP:** California Health Benefits Review Program  
**CDI:** California Department of Insurance  
**COPD:** Chronic Obstructive Pulmonary Disease  
**DMHC:** Department of Managed Health Care  
**HEPA:** High efficiency particulate air  
**HVAC:** Heating, ventilation, and air conditioning  
**MERV:** Minimum efficiency reporting value

### Context

Air filtration equipment can be used to remove **harmful particles and allergens** from indoor air that cause serious health problems. Filters must be replaced on a regular basis.

MERV-rated and HEPA filters clean the air by capturing particles in various layers of material.



#### MERV-rated filters:

- Household HVAC system only
- Rated 1-16+; MERV 13 traps  $\geq 85\%$  of particles 1-3 micron in size

#### HEPA filters:

- Only for portable devices
- Traps >99.9% of particles 0.3 microns in diameter

### Medical Effectiveness

For reducing negative health outcomes, CHBRP found:

- **Some evidence** HEPA filters are effective for people with asthma who were exposed to cigarette smoke, with COPD, or who are pregnant
- **Conflicting evidence** for effectiveness of HEPA filters for general asthma population
- **Not enough research** on effectiveness of household HVAC filters for these populations



### Cost and Public Health Impacts

In the first year postmandate, CHBRP estimates:



In addition, CHBRP estimates AB 546 could improve:

- Respiratory health status and quality of life for **2,600** enrollees with **COPD**, including **484** fewer urgent care visits.
- Respiratory health status for enrollees with **asthma**, especially those in **3,800** households exposed to tobacco smoke; including a significant reduction in steroid and inhaler use.
- Fetal growth and cognitive development for babies born in the **8,200** homes with **pregnant** enrollees.