



The Maryland State Medical Society

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MEDCHI TO PURSUE LEGISLATION TO HELP PROTECT MARYLAND PATIENTS FROM HARMFUL HEALTH INSURANCE PRACTICES

“Step Therapy,” Other Maryland Health Insurer Protocols, Jeopardizing Patient Access to Care

BALTIMORE, January 9, 2013 — MedChi, The Maryland State Medical Society, announced that it will pursue legislation in 2013 to help address current health insurer restrictions that prevent Maryland patients from accessing timely and effective health care. Some Maryland health insurance providers have implemented a policy known as “step therapy” or “fail first” that requires patients to try and fail on up to five older, less effective treatments before the insurer will cover the treatment originally prescribed by the doctor.

“Step therapy hurts Maryland patients, unnecessarily prolongs ineffective treatment, and prevents patients from immediately starting the treatment their doctors think is best,” said MedChi President Brian Avin, MD. “Maryland insurers have inserted themselves into the physician-patient relationship and are making decisions about how to treat patients, all while making Maryland patients jump through unnecessary hoops. MedChi strongly opposes step therapy and other onerous insurer protocols which not only force patients to bear added physical and emotional burden, but also often force patients to take a predetermined list of medications that are detrimental to their health.”

Earlier this year, MedChi passed a step therapy provision at its annual House of Delegates meeting. The resolution called for the following changes to the step therapy process:

- Amend insurance law to regulate step therapy policies that require the patient to exhaust the least expensive treatment options before insurers agree to cover more expensive treatments;
- Give physicians the ability to override the step therapy protocol under specific circumstances when the physician believes it is in the best interest of the patient;
- Establish guidelines to ensure providers have an expeditious process to override step therapy under certain circumstances if the providers believe it is medically in the best interest of the patient; and
- Limit the time period a patient can be subjected to step therapy to the period deemed necessary by a proscribing physician to determine the treatment’s clinical effectiveness, or a period no longer than 30 days.

“Many states have recently begun to reevaluate health insurer step therapy protocols and their negative impact on patients, with many acting legislatively to help curb insurer abuses. MedChi is currently considering pursuing change to the step therapy process through all available legislative and regulatory avenues,” added MedChi Executive Gene Ransom.

A [May 2010 MedChi member survey](#) found that, for 95% of Maryland physicians, health insurer protocols had a “somewhat” or “very negative” impact on the doctor’s ability to effectively treat patients, and 88.5% of physicians identified insurance barriers such as pre-approval, step therapy, drug switching and other protocols as “burdensome,” “very burdensome,” or as a “major hassle.”

For more information about MedChi or about its efforts to help curb health insurer abuses, visit www.medchi.org.

About MedChi

MedChi, The Maryland State Medical Society, is a non-profit membership association of Maryland physicians. It is the largest physician organization in Maryland. The mission of MedChi is to serve as Maryland's foremost advocate and resource for physicians, their patients and the public health of Maryland. For more information, please visit www.medchi.org.