



The Maryland State Medical Society

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STREAMLINING HEALTH CARE FOR MARYLANDERS BY ENDING UNNECESSARY DELAYS IN TREATMENT

As the nation returns its focus from the election and subsequent inauguration to the actual process of governing – and from health care reform enactment and legal challenges to implementation – the Maryland General Assembly has an opportunity to address dangerous health insurer practices that prevent Maryland patients from accessing timely and effective health care. Some Maryland health insurers have enacted a suite of draconian restrictions and barriers to care that place health insurers squarely in the middle of the physician-patient relationship.

One such barrier is a policy known as “step therapy” or “fail first.” Step therapy policies often require that patients try and fail up to five less effective treatments before the insurer will cover the treatment originally prescribed by the physician. Step therapy hurts Maryland patients, unnecessarily prolongs ineffective treatment, and prevents patients from immediately starting the treatments that their physicians think best.

Insurers enact restrictions like step therapy under the guise of cost containment, but the practical impact is that Maryland patients – many of whom suffer from chronic conditions or debilitating pain – will unnecessarily go for days, weeks, or months without their doctor-prescribed treatment. Make no mistake, the goal of step therapy is to drive up insurer profits on the backs of the sick. It would be tempting to dismiss step therapy delays as a mild inconvenience that patients must suffer in the name of lower health care costs, but the unnecessary burden of step therapy has very real health and economic consequences. Delays in treatment delay the healing process, exacerbate health problems and often allow manageable conditions to deteriorate into disease, and in some cases actually increase costs.

When patients are denied access to treatment, it is not only their physical condition that suffers. Every unnecessary trip to the physician or pharmacist can mean additional missed work days, which drives up costs for Maryland businesses through lost productivity and increased insurance premiums. Step therapy can also drive up the direct costs to the Maryland health care system through unnecessary hospitalization or emergency room visits.

Across the state, doctors are frustrated with the current measures hindering them in treating their patients. A recent MedChi member survey found that 95% of Maryland physicians, believe that health insurer protocols like step therapy had a “somewhat” or “very negative” impact on a physician’s ability to effectively treat patients and 88.5% of physicians identified insurance barriers as “burdensome,” “very burdensome,” or as a “major hassle.” Many states around the country have begun to reevaluate health insurer step therapy protocols and their negative impact on patients, with many, including New York, Connecticut and Louisiana, acting to curb these insurer abuses.

During the 2013 Legislative session, MedChi, The Maryland State Medical Society, will call on the General Assembly to pass legislation to address step therapy and help protect patients from this harmful insurance practice. MedChi is the largest physician organization in Maryland and serves as the state’s foremost advocate and resource for physicians, their patients and the public

health of Maryland. We strongly urge the Maryland Legislature to address step therapy and ensure that decisions about how to treat patients reside with doctors and that patients have timely access to the treatments their doctors prescribe.

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