



May 7, 2021

**Via Electronic Communication**

Senator Nellie Pou  
Chair, Senate Commerce Committee  
New Jersey Senate  
[senpou@njleg.org](mailto:senpou@njleg.org)

Senator Joseph Cryan  
Vice-Chair, Senate Commerce Committee  
New Jersey Senate  
[sencryan@njleg.org](mailto:sencryan@njleg.org)

Re: Letter in Support of NJ A4815

Dear Senators Pou and Cryan:

Aimed Alliance is a 501(c)(3) non-profit health policy organization that seeks to protect and enhance the rights of health care consumers and providers. We are writing in support of NJ A4815, which seeks to establish important patient protections for step therapy protocols. We ask that you approve the bills for a full vote before the full legislature.

Step therapy policies require insured individuals to try and fail on alternative treatments specified by a health plan, sometimes with adverse effects, before the health plan will cover the prescribed treatment.<sup>1</sup> Health plans often justify step therapy as a cost containment technique. When step therapy is used appropriately, it can steer patients towards less risky and lower cost treatments as first-line treatment options.<sup>2</sup> However, some step therapy policies are inconsistent with sound scientific and clinical evidence. First-line treatment options may be older and less effective treatments. Additionally, some step therapy policies require patients to try and fail on the same treatment multiple times and significantly delay access to the practitioner-prescribed treatment. As a result of these things, patients can experience harmful side effects, an interruption patient stability, and disease progression and relapse, thereby increasing health care utilization and costs.<sup>3</sup>

A4815 seeks to resolve these issues by requiring scrutiny of step therapy protocols using clinical review criteria rooted in evidence-based medicine and developed by qualified individuals. Furthermore, the bill seeks to establish clear step therapy exception processes that defer to the prescribing professional's expertise and knowledge of the patient, ensuring each patient receives the most appropriate treatment based on his or her unique circumstances. For instance, the bill requires an exception to the step therapy process to be granted if the drug required by the insurer is likely to cause an adverse reaction or is expected to be ineffective based on the characteristics of

---

<sup>1</sup> <https://www.goodrx.com/blog/what-is-step-therapy-how-to-get-insurance-to-pay-for-your-non-preferred-drug/>

<sup>2</sup> <https://www.goodrx.com/blog/what-is-step-therapy-how-to-get-insurance-to-pay-for-your-non-preferred-drug/>

<sup>3</sup> <https://www.statnews.com/2016/08/22/step-therapy-patients-insurance-treatments/>

the patient, or if the patient has previously tried the required drug with little to no success. These added protections will be crucial in ensuring the professional-patient relationship is respected and in preventing delays in individualized treatment. We are also pleased to see that the bill contains provisions requiring health plans to report certain data on their use of step therapy to the Department of Banking and Insurance, which encourages compliance with the law.

Overall, this bill will protect patients by requiring that any step therapy protocols be grounded in clinical evidence and the patient's health, and not solely based on cost savings. As a result, we strongly support A4815, and urge you to support the bill in committee and before the full legislature. Thank you for your efforts to improve the health care system and to protect patients from the harmful effects of step therapy protocols.

Sincerely,

Stacey L. Worthy  
Counsel

CC:

Sen. Anthony Bucco  
Sen. Kristin Currado  
Sen. Nicholas Scutari