



June 21, 2021

John DiSanto
Chair, Banking & Ins. Committee
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Sharif Street
Minority Chair, Banking & Ins. Committee
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Daniel Laughlin
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Jake Corman
Ex-Officio, Banking & Ins. Committee
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Re: Letter in Support of PA SB 225

Dear Sens. DiSanto, Street, Laughlin, and Corman:

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 the amended SB 225, which seeks to establish important patient protections regarding step therapy protocols and preauthorization. We ask that you support the amended bill in committee and approve the bill for a full vote before the legislature.

Health plans' step therapy policies require insured individuals to try and fail on alternative treatments specified by a health plan, sometimes with harmful side effects, before the health plan will cover the prescribed treatment.¹ 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.² However, some step therapy policies are inconsistent with sound scientific and clinical evidence. First-line treatment options may be older and less effective drugs. Moreover, a plan may require an individual to try and fail on the same drug more than once or on several drugs before accessing the prescribed medication. These requirements can significantly delay access to the practitioner-prescribed treatment.

Health plans' preauthorization policies require insured individuals to request the health plans' permission before the insured can obtain a medical service or treatment prescribed to them. Like step therapy, preauthorization requirements can be inconsistent with medical standards of care and can result in delays or complete barriers to necessary treatment. Health plans may also require outdated forms of communication when submitting necessary paperwork, including fax and mail. Yet, these forms of communication cause additional delays.

As a result of step therapy and preauthorization policies, patients can experience harmful side effects, interruption patient stability, and disease progression or relapse. Such results can

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

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

increase health care utilization and costs, thereby undoing any modest cost-savings realized by step therapy or preauthorization requirements.³

SB 225 seeks to resolve these issues. For example, the bill prohibits health plans from imposing preauthorization requirements on treatment in a manner that would disrupt a stable patient's continuity of care. Additionally, step therapy protocols must be developed based on clinical practice guidelines, developed by independent experts, and rooted in high-quality studies, research, and medical practice, among other criteria. 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 patients receive treatment based on their unique circumstances. This bill also seeks to reduce unnecessary delays in patient care by requiring that health plans accept preauthorization paperwork electronically. These added protections will be crucial in ensuring the professional-patient relationship is respected and in preventing delays in individualized treatment.

In sum, we urge you to support the amended SB 225 in committee and before the full legislature. Thank you for your efforts to improve the health care system and to protect patients from the potential harms of step therapy and preauthorization requirements.

Sincerely,

Stacey L. Worthy
Counsel

CC:

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