

# NFWL Health Care Access Workshop: Step Therapy/Fail First

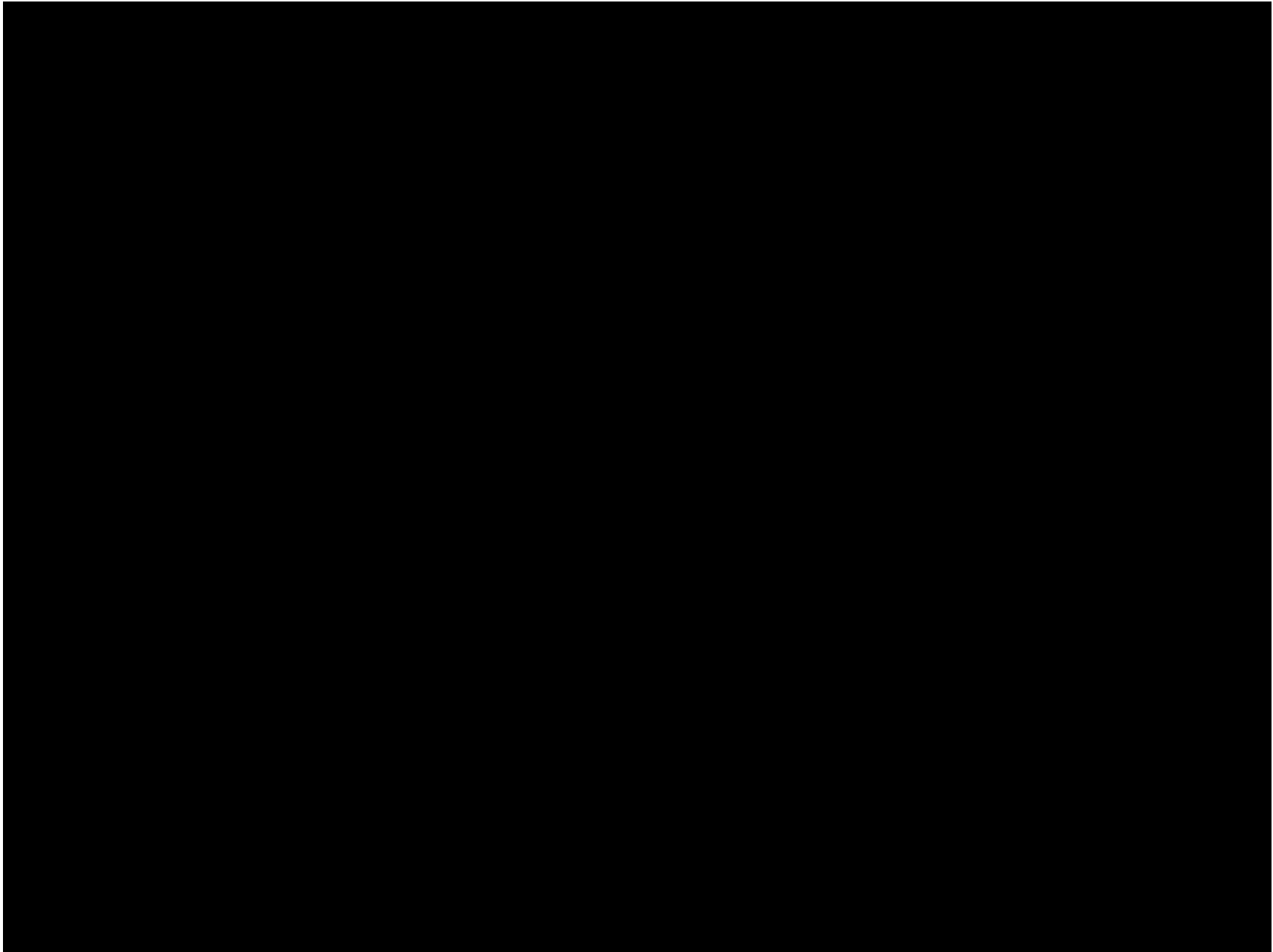
WHAT IS  
STEP THERAPY/  
FAIL FIRST?

WHY SHOULD  
I CARE?

HOW CAN I MAKE MY VOICE HEARD TO  
ENSURE PATIENTS ARE PROTECTED?

HOW ARE STEP THERAPY/"FAIL FIRST"  
POLICIES IMPACTING PATIENT ACCESS TO  
NEEDED MEDICATIONS?

WHAT EFFORTS ARE  
UNDERWAY TO IMPROVE  
ACCESS TO PHYSICIAN  
RECOMMENDED THERAPIES?



# What Is Step Therapy?

## Definition

Step therapy, or “fail first”, is a utilization management tool health insurance companies use to control the order in which a patient takes certain therapies approved for a given condition.

## Which Diseases Is Step Therapy Applied To?

Step therapy is applied to a wide range of diseases and conditions including psoriatic disease, cholesterol lowering, mental health, diabetes, HIV/AIDs, hepatitis, cancer and heartburn/ulcer and high blood pressure.

## How Does Step Therapy Affect Patients?

Under step therapy, a patient must try one or more medicines chosen by their insurer before coverage is granted for the drug prescribed by that patient’s health care provider.

# How Is This Impacting Patients Access to Care and Providers Ability to Care for their Patients?

## Delayed or lower quality care

- May take substantial time to cycle a patient through one or more “steps”
- Impedes access to the treatment deemed most appropriate by a provider
- Requires additional paperwork and administrative tasks potentially further delaying treatment

## Increased Cost

- Additional paperwork and administrative tasks leads to more work for the provider and their staff



## Potentially leading to...

- Under-treatment
- Lack of treatment
- Disease progression

# Step Therapy In the News



COMMENTARY



**Aly Rusciano: My Life with Juvenile Arthritis and step therapy**

Los Angeles Daily News

Bringing balance back to health care in California: Adrin Nazarian

By Adrin Nazarian

CHICAGO SUN-TIMES

## Insurance companies have no business prescribing meds

Posted: 05/06/2015, 02:03pm | Letters to the Editor



## Heather Eagleton: Illinois should regulate step therapy treatments



Insurers use 'Step Therapy' for drug coverage: text size A A A



**Updated: Friday, May 29 2015, 02:39 PM EDT**  
ALBANY - Doctors and patients from across the state gathered in Albany on Thursday to advocate for a bill that would make it more difficult for health insurance companies to use "step therapy" when deciding on prescription drug coverage. The group believes insurance companies shouldn't have a say in whether a prescribed medication is the best option for a patient.

## The Bakersfield Californian

### When health insurers try to play doctor, California patients suffer

By Jeff Crowley

FRIDAY, MAY 22, 2015 10:15 AM



## New bill could alter path of Step Therapy



## Regulating Step Therapy Practices

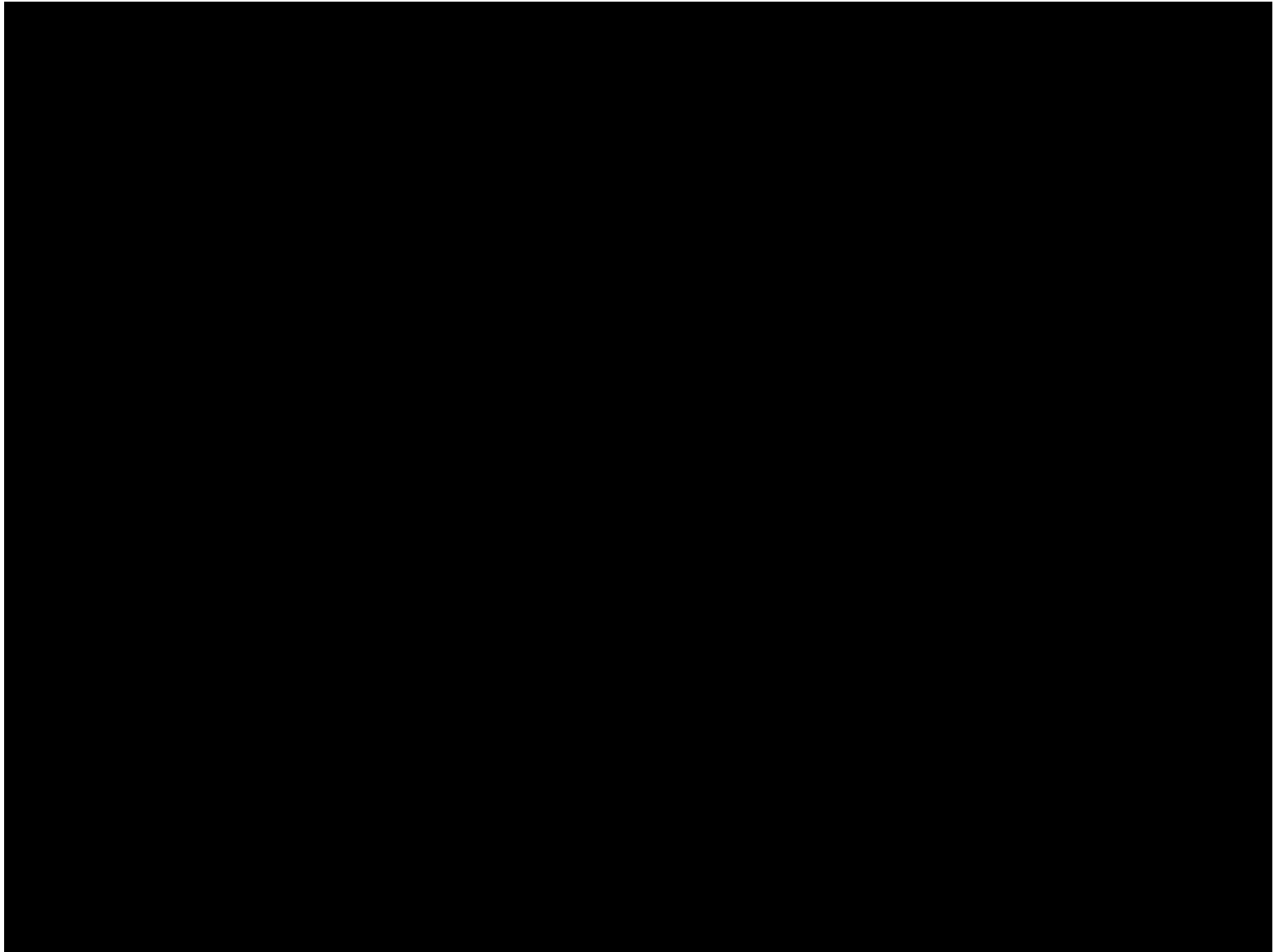
By Capital Tonight Staff  
Thursday, May 28, 2015 at 08:34 PM EDT

timesunion.com

## Patients, medical groups call on Albany to limit 'fail first' insurance policies

Groups want insurers to make the appeals process transparent  
By Claire Hughes  
Updated 12:01 am, Friday, May 29, 2015

# Step Therapy In the News



# Legislative Efforts at the State Level

- Passed laws to regulate commercial insurers use of step therapy
- Examples include:
  - Physician override
  - Clinical review
  - Time required on plan mandated therapy
  - Ban on step therapy for certain classes
  - Grandfathering
- Some states are currently evaluating the impact of step therapy on patient access and care

## Louisiana



- Override provisions available for previous failure, expected ineffective and likely to do harm

## Vermont



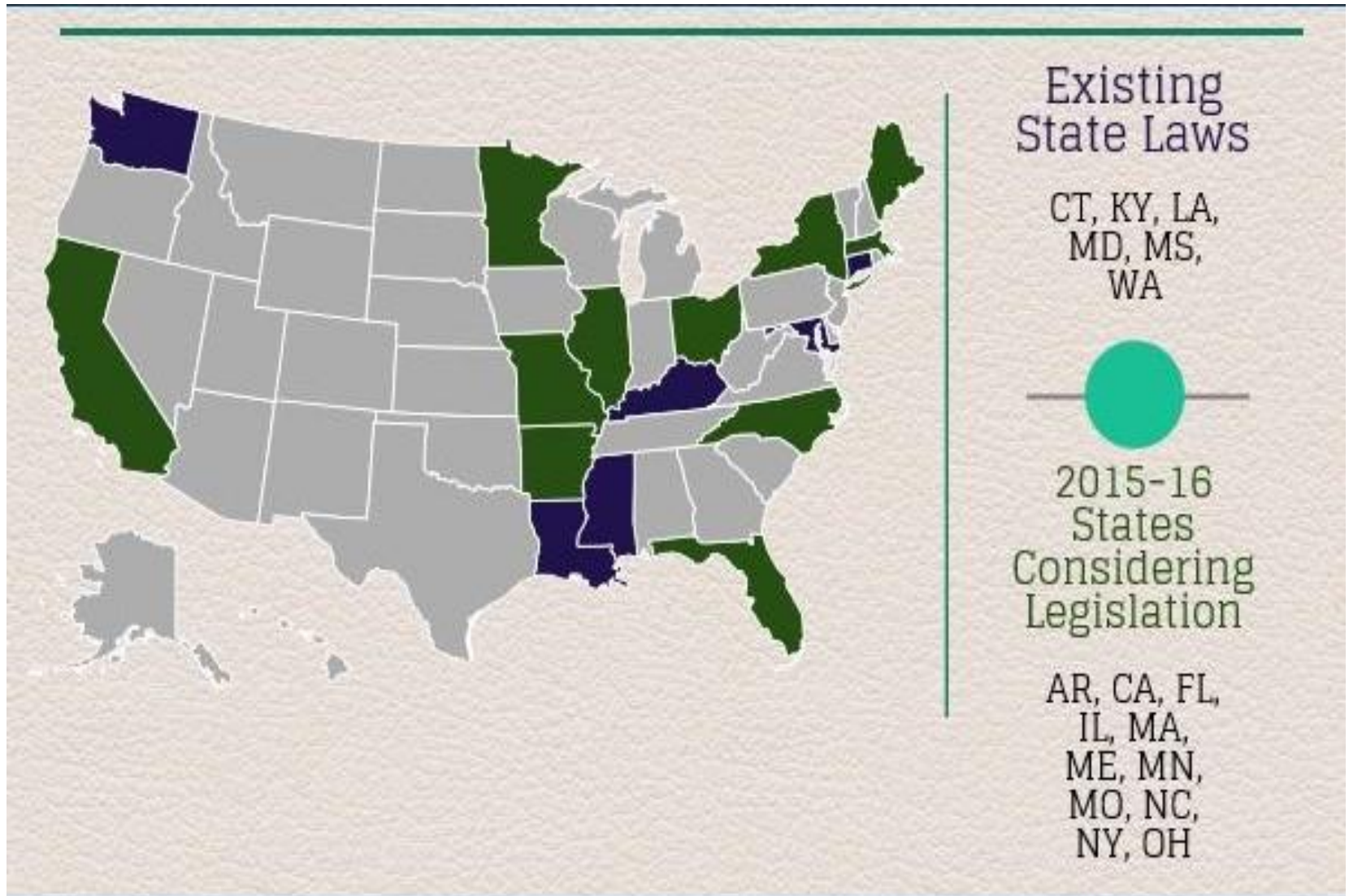
- Override provisions available for ban on repeat trials with the same drug and ban on forced off-label

## Connecticut



- Override provisions available for previous failure, expected ineffective, likely to harm and not in patient's best interest

# What Have States Done?





# What Is In the Model Bill?

## Clinical Review

- Legislation should ensure that step therapy protocol is based on the most appropriate and current clinical guidelines and developed by independent clinical experts

## Provider Override

- Legislation should establish basic exemption requirements to ensure step therapy is safe for patients
- Includes contraindications, previous drug failure, drug ineffectiveness, and consideration of patient's current drug regimen

## Process Transparency for Exceptions

- Legislation should require insurers to allow providers to use current processes for step therapy exemption request as well as ensure those processes are transparent and readily accessible to patients and healthcare providers

# State Access to Innovative Medicines Coalition

