



**Committee:** House Health and Government Operations

**Bill Number:** House Bill 785 – Health Insurance – Step Therapy or Fail–First Protocol – Revisions

**Hearing Date:** March 2, 2023

**Position:** Support

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The Maryland Nurses Association (MNA) supports *House Bill 785 – Health Insurance – Step Therapy or Fail–First Protocol – Revisions*. This bill requires a carrier to establish a process for requesting an exception to a step therapy protocol, and exempts from step therapy protocols a prescription drug that is used to treat the insured or enrollee’s mental disorder or condition under certain conditions.

Step therapy is a policy implemented by insurance companies to require patients to try an initial course of inexpensive medications before moving on to more expensive treatments. The intent of the law on step therapy is to reduce the cost of healthcare, but it is not achieving this goal. Instead, it is causing delays in treatment, risking the health of the patient, and increasing the overall cost of healthcare.

The current law does not provide adequate protections for patients who need specialty medications, especially for medication to treat mental disorders. It does not take into account the medical necessity of a particular treatment, nor does it require treatments to be approved in a timely manner. In addition, the bill would require insurance companies to provide an appeals process for patients who are denied a higher cost medication. This would ensure that patients can contest their denial and that their voices are heard in the process.

We ask for a favorable report. If we can provide any additional information, please contact Michael Paddy at [mpaddy@policypartners.net](mailto:mpaddy@policypartners.net).