

Promoting support, research, treatment, and public policies that improve and save lives

SB 515, Health Insurance - Step Therapy or Fail-First Protocol - Revisions

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Position: SUPPORT

The consequences of delay in receiving effective treatment for numerous psychiatric illnesses can be costly and catastrophic. Especially for illnesses, such as schizophrenia, bi-polar disorder, and major depression, delay of effective treatment can result in hospitalization, suicide, homelessness, incarceration, and victimization, or violence.

In addition, the longer the period of untreated psychosis, the more brain cells are destroyed, which worsens the functional prognosis and chance of recovery.

Prescription drugs are an important part of treatment of individuals with mental disorders or conditions and it is important that prescribers be free to prescribe medication that will most benefit the patient in a timely manner and one which the patient will be most likely to tolerate.

Therefore, we support SB 515 which prohibits a step therapy or fail-first protocol for an insured or an enrollee for a prescription drug approved by the U.S. Food and Drug Administration that is used to treat a mental disorder or condition as defined in the current Diagnostic and Statistical Manual of Mental Disorders. It also prohibits an insurer, a nonprofit health service plan, or a health maintenance organization from requiring that a prescription drug or sequence of prescription drugs be used before the prescription drug ordered by a prescriber is covered.

Prescription drugs are a vital part of treatment of individuals with mental disorders or conditions and it is important that prescribers be free to prescribe medication that will most benefit the patient.

Enacting SB 515 would be of great benefit to patients with mental disorders or conditions by making it more likely the patient will recover and be able to live a normal life by getting effective treatment when it is needed.