



TESTIMONY FOR SB0646

Health Insurance - Insulin - Prohibition on Step Therapy or Fail-First Protocols

Bill Sponsor: Senator Muse

Committee: Finance

Organization Submitting: Maryland Legislative Coalition

Person Submitting: Aileen Alex, co-chair

Position: FAVORABLE

I am submitting this testimony in favor of SB0646 on behalf of the Maryland Legislative Coalition. The Maryland Legislative Coalition is an association of activists - individuals and grassroots groups in every district in the state. We are unpaid citizen lobbyists, and our Coalition supports well over 30,000 members.

Our members are concerned about the impact on our residents' health of step therapy or fail-first protocols by health insurance companies instead of insulin or similar medications used to treat diabetes. These protocols require patients to try and fail on less expensive or alternative medications before the insurer will cover the originally prescribed medication. This trial-and-error method could cause further damage from uncontrolled diabetes than if the prescribed medication was used in the first place!

The bill prohibits these insurers from mandating that patients try other diabetes medications before covering insulin or insulin-like drugs for patients with Type 1, Type 2, or gestational diabetes. By eliminating step therapy requirements for insulin, the bill aims to ensure that patients with diabetes can more quickly access the specific insulin medications prescribed by their healthcare providers, potentially improving patient care and treatment outcomes.

This bill benefits Marylanders by promoting timely access to necessary insulin medications, reducing the burden of navigating step therapy protocols, and improving overall health outcomes for individuals with diabetes. By ensuring that patients can receive the medications they need without unnecessary delays, the bill supports better management of diabetes and reduces the risk of complications associated with the disease.

Overall, SB0646 aims to create a more equitable and supportive healthcare environment for individuals with diabetes in Maryland. By addressing the barriers imposed by step therapy protocols, the bill enhances patient care, promotes fairness in the healthcare system, and contributes to the well-being of Marylanders living with diabetes.

Therefore, the Maryland Legislative Coalition wholeheartedly supports this bill and recommends a FAVORABLE report in committee.