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Senate Finance Committee

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Senate Bill 646 – *Health Insurance – Insulin – Prohibition on Step Therapy or Fail-First Protocols*

POSITION: SUPPORT

The Maryland State Medical Society (MedChi), the largest physician organization in Maryland, supports Senate Bill 646, which exempts from step therapy protocols a prescription drug that is insulin or an insulin analog that is used to treat an insured’s Type 1, Type 2 or gestational diabetes.

Step therapy allows a health insurance carrier to require a patient to “first fail” on medications, often less costly medications, prior to taking the medication preferred by the physician or other prescriber. While Maryland currently has protections for those who have been on a drug for 180 days, there is little protection for those who have been newly diagnosed, except for an override protocol where the insurer remains the final decision maker.

The concern with implementing step therapy for insulin is that it can delay patients from accessing the most effective insulin treatment for their specific medical needs. Uncontrolled diabetes can lead to increased health complications and harmful patient outcomes. MedChi does not believe that step therapy protocols are appropriate for prescription drugs to treat diabetes, and we urge a favorable vote.

For more information call:

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