

## **Maryland Community Health System**

Bill Number: Senate Bill 646 – Health Insurance - Insulin - Prohibition on Step Therapy or

**Fail-First Protocols** 

Committee: Senate Finance Committee

Hearing Date: February 26, 2025

Position: Support

The Maryland Community Health System (MCHS) supports Senate *Bill 646 – Health Insurance – Insulin – Prohibition on Step Therapy or Fail-First Protocols*. This bill would prohibit state regulated health plans from imposing step therapy or fail-first protocols on enrollees for insulin or a prescribed analog that is used to treat type 1, 2, or gestational diabetes.

As a network of federally qualified health centers, we provide somatic, behavioral, and oral health services to underserved communities. Approximately 11% of the adult population in Maryland have diagnosed diabetes, which can have devastating consequences. Step therapy is a tool designed for cost containment that does not take into account an individual's specific medical history. It does not account for potential delays to treatment that would, if not for a step therapy requirement, be prescribed by the patient's health care provider who knows their medical history best. These treatment delays could risk severe side effects and even increase disease progression.

We ask for a favorable report. If we can provide additional information, please contact Robyn Elliott at <a href="mailto:relliott@policypartners.net">relliott@policypartners.net</a>.

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<sup>&</sup>lt;sup>1</sup> https://diabetes.org/sites/default/files/2024-03/adv\_2024\_state\_fact\_maryland.pdf