

Health Insurance – Step Therapy or Fail-First Protocols – Drugs to Treat Associated Conditions of Advanced Metastatic Cancer

Chair Peña-Melnyk, Vice Chair Cullison, and Esteemed Members of the Committee,

I am honored to testify today in strong support of HB1087, legislation I have introduced alongside Delegate Woods to ensure that Maryland patients battling advanced metastatic cancer receive the timely, effective treatment they need without unnecessary barriers imposed by insurers.

Metastatic cancer is an aggressive and often terminal disease that requires swift and targeted intervention. Yet, under current policies, too many patients are subjected to step therapy or fail-first protocols, which force them to try and fail on insurer-preferred medications before they can access the treatment prescribed by their physician. This is not just an inconvenience—it is a potentially life-threatening delay. Cancer does not wait, nor should the patients fighting it.

HB1087 is necessary to protect patients from harmful bureaucratic obstacles that can compromise their health. It specifically prohibits insurers from imposing step therapy protocols on prescription drugs used to treat symptoms or side effects stemming from metastatic cancer treatments. Patients already endure immense physical and emotional hardship; they should not also have to battle insurance companies to access treatments that could ease their suffering and improve their quality of life.

This legislation is rooted in sound medical evidence and best practices in oncology care. It aligns with U.S. Food and Drug Administration recommendations, the National Comprehensive Cancer Network, and peer-reviewed medical literature. By removing these unnecessary delays, we empower physicians to make the best decisions for their patients and uphold the fundamental principle that healthcare should be patient-centered—not profit-driven.

Maryland has always been a leader in healthcare policy, and passing HB1087 reaffirms our commitment to putting patients first. I urge the committee to issue a favorable report on this bill and ensure that our constituents facing the most challenging battles of their lives receive the care they need when needed.

Thank you for your time and consideration. I am happy to answer any questions the committee may have.

Respectfully,

Delegate Harry Bhandari, PhD
District 8, Baltimore County