



In Favor of: House Bill 970 (SB 646)

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

Monica Billger, State Government Affairs Director

American Diabetes Association

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Chair Pena-Melnyk, Vice Chair Cullison and Honorable Members of the Health and Government Operations Committee:

On behalf of the American Diabetes Association (ADA) and the over half million Marylanders living with diabetes, and estimated additional 1.6 million adults with prediabetes, I am writing in **support of House Bill 970** – prohibiting certain insurers, nonprofit health service plans, and health maintenance organizations from imposing a step therapy or fail-first protocol for insulin or certain other similar medication that is being used to treat an insured's or enrollee's diabetes.

Step therapy is a form of utilization management also known as "fail first," which requires patients to try a specified drug first before a patient can try another. Patients with diabetes rely on insulin to manage their condition and prevent life-threatening complications. If "step therapy" or "fail first" protocols are enforced, patients would be required to try one or more less expensive or insurer-preferred insulin options before gaining access to the prescribed insulin that their healthcare provider deems most appropriate. This bill ensures that providers, not insurers, have the final say in selecting the appropriate insulin for their patients.

Insulin is not a "one size fits all" medication, and access to the right insulin at the right time is critical for effective diabetes management. Diabetes is a chronic condition that requires precise management, and unnecessary delays can cause long-term damage to patients' health, including increased risks for heart disease, kidney failure, nerve damage, and blindness. Step therapy can delay access to optimal insulin, potentially leading to uncontrolled blood sugar levels, hospitalization, or worse.

These preventable health emergencies not only jeopardize patient health but also increase healthcare costs for both patients and the system as a whole. Insulin is a life-saving medication, and patients should not endure potentially harmful delays in accessing the treatment that best suits their medical needs.

We respectfully request the committee for a favorable report, thank you.