



**Committee:** House Health and Government Operations

**Bill Number:** House Bill 1087 – Health Insurance - Step Therapy or Fail-First Protocols  
- Drugs to Treat Associated Conditions of Advanced Metastatic Cancer

**Hearing Date:** February 28, 2025

**Position:** Support

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The Maryland Affiliate of the American College of Nurse Midwives (ACNM) supports *House Bill 1087 – Health Insurance - Step Therapy or Fail-First Protocols - Drugs to Treat Associated Conditions of Advanced Metastatic Cancer*. The bill would prohibit private and public insurers from requiring a step therapy or fail-first protocol before covering a prescription drug that is used to treat a symptom of, or a side effect from, treatment of stage four advanced metastatic cancer that the treating provider determines will negatively impact the insured’s or enrollee’s health if left untreated. Use of the prescription drug must be consistent with best practices and supported by peer-reviewed medical literature.

A fail-first protocol, also known as step therapy, is an insurance policy that requires patients to try a lower-cost drug before getting their prescribed medication. This policy is often used for expensive cancer drugs as a way to control costs. The policy can interfere with the patient-provider relationship and limit a healthcare provider’s ability to tailor care to an individual patient’s needs based on the provider’s clinical assessment and knowledge of the patient’s medical condition. Step therapy may prolong ineffective treatments and delay access to the right treatment, resulting in increased disease activity, loss of function and progression of their condition.

We ask for a favorable report. If we can provide any further information, please contact Robyn Elliott at [relliott@policypartners.net](mailto:relliott@policypartners.net) or (443) 926-3443.