



## MARYLAND LEGISLATIVE LATINO CAUCUS

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TO: Delegate Joseline A. Pena-Melnyk, Chair  
Delegate Bonnie Cullison, Vice Chair  
Health and Government Operations Committee Members

FROM: Maryland Legislative Latino Caucus

DATE: February 27, 2025

RE: HB970 – Health Insurance – Insulin – Prohibition on Step Therapy or Fail-First Protocols

### **The MLLC supports HB970 – Health Insurance – Insulin – Prohibition on Step Therapy or Fail-First Protocols**

The MLLC is a bipartisan group of Senators and Delegates committed to supporting legislation that improves the lives of Latinos throughout our state. The MLLC is a crucial voice in the development of public policy that uplifts the Latino community and benefits the state of Maryland. Thank you for allowing us the opportunity to express our support of HB970.

Step therapy is the practice by which patients try one or more alternative drugs or treatment options before they can access the prescription that the physician deems most optimal. Normally, this involves a physician prescribing a lower cost drug to determine its effectiveness before prescribing the higher cost treatment.<sup>1</sup> This practice aims to save insurers money and bring down rising drug expenditures. Despite the cost savings, delaying optimal treatment for certain health conditions, like diabetes, can negatively impact health outcomes and lead to irreversible damage.<sup>2</sup> Delaying access to diabetes care can lead to an increased risk of heart failure, heart attack, and stroke.<sup>3</sup>

The following bill prohibits insurers, nonprofit health service plans, and health maintenance organizations from imposing step therapy or fail-first protocols on insulin or certain other similar medications used to treat an insured's or enrollee's diabetes.

Nationwide, Latino communities face disproportionately higher rates of diabetes than their White counterparts. Diabetes incidence rates continue to increase among Latinos in Maryland with these rates increasing more than 3 percent from 2021 (6.6%) to 2023 (10.2%).<sup>4</sup> This bill requires that the optimal treatment option is utilized immediately upon diagnosis to ensure that individuals impacted by diabetes are receiving the best care possible.

For these reasons, the Maryland Legislative Latino Caucus respectfully requests a favorable report on HB970.

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<sup>1</sup> [The Debate Over Step Therapy, Applied Policy](#)

<sup>2</sup> Ibid

<sup>3</sup> [Delay in treatment intensification increases the risks of cardiovascular events in patients with type 2 diabetes, NIH](#)

<sup>4</sup> [Diabetes in Maryland, America's Health Rankings](#)