



DATE: March 14, 2022

TO: Insurance and Real Estate Committee

FROM: Amanda Brenner, Intern, The Alliance

RE: An Act Concerning Step Therapy, Adverse Determination and Utilization Reviews

Senator Lesser, Representative Wood, Senator Hwang, Representative Pavalock-D'Amato and distinguished members of the Insurance and Real Estate Committee:

My name is Amanda Brenner and I am an MSW student at the UConn School of Social work and the Public Policy Intern at the Connecticut Community Nonprofit Alliance (The Alliance). The Alliance is the statewide advocacy organization representing nonprofits. Community nonprofits provide essential services to over half a million individuals and families in Connecticut every year, improving the quality of life in communities across the State.

**The Alliance urges you to support S.B. 415 An Act Concerning Step Therapy, Adverse Determination and Utilization Reviews.**

When a provider recommends a certain medication to a patient, they are operating on a contract of trust. The provider is the only one who knows the patient's symptoms as well as the patient and they consider everything they have learned from forging a relationship with that patient when they recommend them a medication. When insurance companies put forth "fail first" policies, where patients are not allowed to get their recommended prescriptions until they have failed on a series of cheaper insurance-recommended medications, they violate the patient-provider relationship. Finding the right medication is an art with no room for debate based on cost. This is especially true in mental and behavioral health for which finding the right medication for a patient can be a lengthy process even when cost is no issue. There is no single medication that works as a first-line drug for everyone. Prescription drugs are not one-size-fits-all.<sup>1</sup>

There were 359 suicide deaths in Connecticut in 2020.<sup>2</sup> Medication decisions could be life or death decisions. Insurance companies are promoting a policy of failure and there is no room for failure in mental health.

For those with chronic pain from arthritis, 50 percent of patients reported having to try two or more drugs prior to getting the one their doctor originally recommended.<sup>3</sup> Arthritis can be progressive and patients are sustaining permanent damage while they wait for a drug they have been recommended.

---

<sup>1</sup> NAMI. (2022). *Medications: Step Therapy*. Retrieved from <https://www.nami.org/Advocacy/Policy-Priorities/Improving-Health/Medications-Step-Therapy>

<sup>2</sup> Office of the Chief Medical Examiner. (2020). *Annual Statistics: Suicides*. Retrieved from <https://portal.ct.gov/OCME/Statistics/Suicide-Statistics>

<sup>3</sup> Arthritis Foundation. (2022). *Step Therapy*. Retrieved from <https://www.arthritis.org/advocate/issue-briefs/step-therapy>

While insurance companies institute step therapy to save on drug costs in the short run, negative outcomes from step therapy can lead to emergency department visits, hospitalizations, homelessness, or criminal justice involvement.<sup>4</sup> In the long run, these outcomes are more expensive.

We call on the state to protect behavioral health patients and those with a chronic, disabling, or life-threatening condition or disease by passing this bill. Thank you for your consideration.

---

<sup>4</sup> NAMI.