June 22, 2021

Honorable Senator John DiSanto
Chair, Senate Banking & Insurance Committee
Pennsylvania State Capitol
Harrisburg, PA

RE: Senate Bill 225 – Support

Dear Chair John DiSanto,

The Arthritis Foundation urges your support of Senate Bill 225 when it comes before Senate Banking & Insurance Committee to support the bill. This bill would help restore the balance between an insurer’s oversight and the provider’s discretion to ensure Pennsylvania patients receive the most appropriate treatment for their condition. Senate Bill 225 seeks to ensure that utilization management protocols are fair, transparent, evidence-based, and best support the health needs of the patient. In addition, Senate Bill 225 establishes time frames surrounding the usage of utilization management protocols.

An increasing number of health insurers are using utilization management protocols, such as step therapy or fail first policies that require patients to try and fail one or more formulary covered medications before providing coverage for the originally prescribed non-formulary or non-preferred medication. Rather than taking into account the needs of the individual patient, insurers determine drug sequences based on cost and expectations about potential treatment responses within a generalized patient population.

As a result, utilization management protocols can lead to delays in access to the medications that offer the greatest potential medical benefit to people with arthritis. Arthritis is a chronic, degenerative disease, and delays in treatment can worsen disease progression and even cause permanent damage and disability. In some cases, patients may have no alternate therapy for an extended period of time if the drug that was initially prescribed was rejected. Accordingly, the standard time frames created by SB 225 will ensure timely access to the vital medications patients need.

Further, arthritis is a complex disease to treat and a drug may work well for one person but not for another who has the seemingly same disease profile. Personalized, individual care is critical for people with arthritis. The required fail first drugs may cause adverse reactions or complications to the patient due to side effects or other drugs they may be taking to treat the disease or co-morbidities. There is currently no consistency in how insurers establish and apply fail first protocols.

On behalf of the more than 2.9 million adults in Pennsylvania with arthritis, the Arthritis Foundation strongly urges the Senate Banking & Insurance to support SB 225 to ensure that providers have a say in what would be medically appropriate for their patient.
Sincerely,

Steven Schultz  
Director, State Legislative Affairs  
Arthritis Foundation  
sschultz@arthritis.org

CC: Members, Senate Banking & Insurance Committee