

Step Therapy in Virginia: What Patients & Physicians Need to Know

**Gov. Northam signed House Bill 2126 into law,
which is effective January 1, 2020.**

HB 2126 improves patient access to health care by reforming health insurance step therapy or "fail first" protocols.



HOW ?

Reforming step therapy was a critical development toward helping patients access the medications they need, when they need them. The new law provides a clear, readily available, and convenient process to request a step therapy exception so that patients can access the medications recommended by their providers.

The new step therapy reform will help ensure that care decisions are made by patients and their doctors, not insurance companies.

Safeguarding Patients from Failing on the Same Drug Multiple Times.

Under the new law, a step therapy exemption must be granted to patients if they have failed to show clinical improvement in the past on the drug required by their insurance company as part of step therapy protocols.

Expediting Insurance Plan Decisions.

Insurance carriers are now required to respond to any request for a step therapy exemption within 72 hours, or 24 hours in emergency cases, saving patients valuable time and eliminating uncertainty around care decisions.

Creating a More Transparent and Easily Accessible Exemption Requests Process.

When doctors file a request for a step therapy exemption, the avenues to do so will now be clear and readily available, whether on an insurance carrier or review organization's website.

Ensuring That Step Therapy Protocols Are Fair and Evidence-Based.

Step therapy protocols are now required to be developed and endorsed by a multidisciplinary panel of experts that manages conflicts of interest. Protocols must be based on peer-reviewed research and continuously updated to reflect new research.

Private insurance violations or complaints should be reported to the Virginia Bureau of Insurance:

www.scc.virginia.gov/boi/complaint.aspx

1-804-371-9741

bureauofinsurance@scc.virginia.gov

Note: The Virginia step therapy reforms do not apply to patients covered by Medicare, Medicaid, or CHIP insurance plans.