May 13, 2020

Honorable Chad Brown
Louisiana House of Representatives
Box 94062
Baton Rouge, LA 70804
via email: brownc@legis.la.gov
cc: russellc@legis.la.gov

RE: National Psoriasis Foundation’s written testimony in support of HB 263

Dear Chairman Brown and members of the House Committee on Insurance:

The National Psoriasis Foundation (NPF) represents 8.3 million Americans and over 115,000 Louisianans living with psoriatic disease. Thank you for the opportunity for NPF to provide written testimony in support of HB 263. This bill updates the practice of step therapy by providing further patient protections for state regulated insurance plans.

In 2010, Louisiana was the first state to recognize the need for patient protections through step therapy reform. With the passage of La. Acts No. 884, step therapy has become an increasingly common practice utilized by insurers to require a patient to “step through” a series of medications before the insurer will cover the medication originally prescribed by the patient’s doctor. Further, a recent study showed that step therapy protocol is inconsistent across payers, creating additional confusion and frustration for patients and their providers acting on their behalf. 1 Step therapy can be detrimental for patients facing chronic, progressive, and complex conditions, such as psoriasis and psoriatic arthritis, as it can lead to a patient’s inability to access appropriate treatments. Step therapy, when not medically appropriate, can result in delays of weeks, months or years before a patient get the medication originally prescribed by their doctor.

While step therapy is often an appropriate utilization tool, it can be particularly difficult when applied towards complicated, heterogenous diseases like psoriasis. Failure to take into consideration the unique nature of a diseases like psoriasis and psoriatic arthritis can be detrimental for patients and can lead to:

- disease progression,
- higher overall costs of care,
- irreversible damage (specifically joint), or
- development of other comorbidities.

It is likely an individual with psoriasis will have at least one, if not multiple, significant comorbidities including: arthritis, cardiovascular disease, metabolic syndrome (diabetes), inflammatory bowel disease and depression.2 These associated comorbidities emphasize the importance for tailored and efficacious treatment plans.

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Since the passage of 2010 La. Acts No. 884, a decade ago, over 20 states have passed step therapy reform legislation. With the passage of step therapy reform in other states, including Texas, Louisiana patients and providers have found a need for clarification and updates to the current statute. Having a clear process for doctors and patients to submit an override request to a step therapy protocol will ensure that the doctor/patient relationship remains at the core of how medicine is practiced and allows patients to access the right medication at the right time. HB 263 ensures step therapy protocols are based on widely accepted medical and clinical guidelines. The bill also provides a clear process for a doctor or patient to submit an override request to the step therapy protocol if at least one of the following criteria are met:

- is contraindicated or will likely cause an adverse reaction of physical or mental harm
- is expected to be ineffective
- was previously tried and discontinued due to lack of effectiveness
- is not in the best interest of the patient based on medical necessity
- the patient is currently stable on a medication while under the patient’s current or previous health benefit plan

House Bill 263 also includes a clear and timely process to receive an answer concerning the override request – 24 hours for emergency situations and 72 hours for non-emergency situations. If no response is received, the decision is made in favor of the patient. Currently in Louisiana Statutes, there is no requirement for if/when an insurer must respond to an override request.

The NPF would also like to extend a special thank you to Representative Huval for his leadership in bringing this important and necessary legislation to this Committee at this time and supporting the collaborative efforts of all stakeholders, including the provider community, health plans, and patient organizations to advance necessary patient protections and improve the current step therapy process for Louisianans. During this current pandemic, NPF is concerns that the Louisianans living with psoriasis and psoriatic arthritis are potentially at higher risk of complications or death from COVID-19. It is of utmost importance that unnecessary barriers to the appropriate treatments are removed for these patients.

The NPF appreciates the Committee’s consideration of this important matter, and respectfully requests your support of HB 263. Should you have any questions regarding this issue please contact me at kstiffler@psoriasis.org.

Sincerely,

Kristen Stiffler
State Government Relations Manager – Central Region