

The MFN Rule

An explainer for patients

What is the Most Favored Nation Rule?

The Most Favored Nation (MFN) Rule is a new policy issued by the Center for Medicare and Medicaid Services (CMS) that is set to go into effect January 1, 2021. It would lower reimbursement for prescription drugs provided through Medicare Part B based on international prices.

The rule may affect a drug you take if you take one of the top 50 highest spend drugs in Medicare Part B. Roughly 20% of the drugs included in this test are commonly used by rheumatology patients enrolled in Medicare Part B.

CSRO also highly encourages learning more about the MFN rule and what it may mean for you. The CMS fact sheet on the proposed rule can be found by [clicking here](#). A helpful explainer about why many physicians oppose the new policy can be found by [clicking here](#). CSRO has also produced a [presentation](#) and [toolkit](#) aimed at its provider audience that you may find useful.

What does this mean for patients?

CSRO believes that the rule will severely impeded patients' access to medically necessary therapies. In short, the rule would likely cause providers to be reimbursed less for a drug than what they pay for it. This is not sustainable, and it will impact your ability to access your prescription drugs.

The Center for Medicare and Medicaid Services (CMS) itself acknowledges that “beneficiaries may experience access to care impacts” as a result of the Model, including receiving an alternative therapy “that may have lower efficacy or greater risks” or even “postponing or forgoing treatment.” This is not a gamble that rheumatologists are willing to take, and we hope it is a gamble with your health that you are also unwilling for CMS to take without your input.

The Model’s expected outcome rests entirely on the hope that pharmaceutical manufacturers will lower their prices enough in the next three weeks. However, many rheumatology practices have already been forced to curtail ordering Part B medications for Medicare patients because of the potential losses starting in January, which means that many patients will be without treatment as early as the first week of January.

In short, providers will be reimbursed significantly less for drugs that will not necessarily cost them less to purchase, which may impact your ability to be treated.

Take Action

Send a Message to Congress

There is no such thing as the “perfect” letter to Congress. What makes a letter compelling is your individual story: who you are, where you are from, why you are writing, and what you are asking the Member of Congress to do.

Here is a basic outline to consider following when communicating with Congress:

- 1. Who are you?**
 - Introduce yourself. Tell the reader or person answering the phone a little more about who you are.
- 2. Where are you?**
 - Where in the U.S. are you writing from and about? Help make this personal to them, particularly if you are a constituent in their district.
- 3. What impact will the MFN have on you?**
 - If the Most Favored Nation Model starts on January 1, 2021 as planned, how will it impact you?
- 4. What happens if you are forced to delay or abandon treatment?**
 - The government (CMS) estimates that Medicare beneficiaries will forgo treatment as a result of the Model. What does it mean if you are forced to stop treatment? Why are you concerned about that? How will it impact you or people like you?
- 5. What are you asking the reader/Member of Congress to do?**
 - You’re asking them to delay implementation of the Model, in light of the significant concerns about patient access identified by CMS.

How to send a message:

1. Visit [congress.gov](https://www.congress.gov) and locate the Contact Your Member tool on the right-hand side of the page.
2. Enter your residency information into tool to find your members.
3. Click on your members’, and follow the link to their individual website.
4. Click the “Contact” form on the toolbar.
5. Submit your personalized letter.

Sample email or letter template

Below are two sample emails you can use as a starting point, but **please tailor this text to make it unique**, because congressional offices are more likely to dismiss emails that are simply copy-and-paste notes.

Letter 1:

Stop the MFN experiment

As a resident of your district [What region or area are you writing about?], I am writing to urge you to take immediate action to stop the Most Favored Nation or MFN model.

This MFN experiment will restrict access to needed treatments for patients like me, allowing my disease to get worse and raising costs by sending me into hospitals that are far away, cost more, and are congested with Covid patients.

By CMS's own estimates, up to 20% of Medicare seniors will lose access to treatment within two years. Among the drugs that patients will lose access to are some of the most groundbreaking drugs that treat rheumatoid arthritis and even cancer drugs.

If my disease gets worse, I'll need other drugs such as steroids that make me even more susceptible to infection and other conditions such as diabetes.

We need to address the issue of increasing drug prices, but this MFN is absolutely not the right approach. It is a poorly conceived and rushed public policy disaster that I am hoping you will help to stop.

Congress must stand up and say NO to the government's Most Favored Nation experiment. An experiment on seniors like me.

Thank you for your help,

[Insert Your Name and Address]

Letter 2:

Most Favored Nation Rule – Please Delay

I am a Medicare Part B beneficiary with a musculoskeletal illness, and I am writing in the hope that you will help delay the Most Favored Nation policy recently announced by the administration.

In reading about the new policy, I was concerned to find out that Medicare expects it will generate some of its savings through reduced access for beneficiaries like myself. Losing access to my current medication would be devastating, and would have serious consequences for my health. There are many other patients like me who would suffer if they can no longer access their medications because of the rule.

I know that drug costs are extremely high in this country, but I don't believe that the solution should be to implement policies that result in people not being able to access life altering medications. I hope that you will agree that the policy needs to be delayed so the access issue that Medicare cited as a reason for the savings can be sorted out.

Thank you for your help,

[Insert Your Name and Address]