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March 19, 2025

Cordell Hull Building House Insurance Subcommittee House Hearing Room I 425 Rep. John Lewis Way N. Nashville, TN 37243

Re: Support HB 858 – Step Therapy Process Study

Members of the House Insurance Subcommittee:

The Coalition of State Rheumatology Organizations (CSRO) supports HB 858, which would require the commissioner to conduct a study to assess how easily patients and prescribing practitioners can access insurers' online processes for requesting step therapy exceptions. This study aims to evaluate whether insurers in the state are adhering to current legal requirements that ensure easy access without imposing unnecessary barriers for exception requests.

CSRO serves the practicing rheumatologist and is comprised of over 40 state rheumatology societies nationwide with a mission of advocating for excellence in the field of rheumatology and ensuring access to the highest quality of care for the management of rheumatologic and musculoskeletal disease.

Step therapy is a protocol designed to control healthcare costs by requiring patients to try certain medications before moving to more expensive alternatives. While the intention behind step therapy is commendable, it must be balanced with the need for timely and effective patient care. Unfortunately, many patients and prescribing practitioners encounter unnecessary hurdles when navigating the process to request exceptions. This can lead to delays in treatment, potential worsening of conditions, and increased frustration for both patients and healthcare providers.

The proposed study mandated by HB 858, is essential to ensure that insurers are complying with the existing step therapy law that aims to facilitate an accessible and straightforward process for step therapy exceptions. By examining the current online systems used by insurers, the study will highlight areas where improvements are needed to support patient rights and healthcare access.

We recognize that there can be a role for utilization management protocols, but health insurers not adhering to the current step therapy law is creating major access challenges for our patients. Providing a review and study of the current process will help ensure that Tennesseans receive the right care at the right time. For these reasons, we urge you to support HB 858.

We appreciate your consideration, and we are happy to further detail our comments to the House Insurance Subcommittee upon request.

Respectfully,

Aaron Broadwell, MD, FACR

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