



Advocacy in ACTION

Fighting for People with Arthritis



IMMEDIATE ACTION NEEDED

IOWA INSURANCE COMMISSION MAY ALLOW PRIOR AUTHORIZATION DELAYS OF UP TO 15 DAYS FOR PRESCRIPTION MEDICATIONS

The Iowa Insurance Commissioner is proposing a new Prior Authorization Rule for the approval of prescription drug benefits by health insurers. The proposed Rule would require prior authorization requests to be approved or denied within a maximum period of 15 calendar days for “non-urgent claims” and 3 days for “urgent claims”.

Quick Summary of the Proposed Rule:

- Prior authorization refers to a health insurer’s policy requiring doctors to obtain the insurer’s approval before it provides coverage for certain medications.
- This process often delays the access of patients to medications through time consuming administrative burdens on doctors who must complete numerous forms, phone calls, emails, and faxes seeking approval.
- Patients are adversely impacted when they are denied timely access to necessary services and medications prescribed by their physician.
- The delay in access to medications could be up to 15 calendar days for “non-urgent claims” and 3 days for “urgent claims”.
- Denied claims would then be further delayed by having to go through the insurer’s appeal process.

WHAT CAN YOU DO?

1. Contact Angela Burke Boston, Assistant Commissioner, Iowa Insurance Division and let her know:

- You are a person with arthritis or a parent/sibling/caretaker or relative of a child with arthritis.
- There are more than 564,000 people in Iowa with doctor diagnosed arthritis including over 2,800 children.

- People with arthritis have a very serious chronic condition that does not permit waiting 3 days for medication approval.
- Any delay in access to medications can be dangerous, painful and debilitating to people with arthritis.
- All prior authorization approvals should be reviewed within a maximum of 48 hours or automatically deemed granted.

Assistant Commissioner Boston may be contacted at:

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**ALL COMMENTS TO ASSISTANT COMMISSIONER BOSTON MUST BE SUBMITTED IN WRITING
OR EMAILED BY OCTOBER 6TH**