

Prescription for Access: Patient Principles for Health Care

People with arthritis face extraordinary challenges, including years of tests to get diagnosed and find the right treatment, lifelong mobility issues and the struggle to remain positive despite adversity, isolation and limitations. Accessing prescription drugs and treatments should not be one of the challenges.

Patients and caregivers cannot make the best health care choices because they are forced to deal with chronic administrative burdens on top of their chronic diseases. They do not receive timely, accurate, easy-to-use information. Insurance policies are difficult to understand. And there is no common claim appeals process across all parts of the health care industry. Simple yet impactful changes are long overdue.

All people, including those with arthritis, deserve a transparent health care system that allows them to make informed decisions. With input from patients, caregivers and health care experts, the Arthritis Foundation is leading the way to remove all barriers. If the following principles are adopted system-wide, we will achieve this goal.

People with arthritis should ...

- 1. Expect patient-focused insurance requirements that are reasonable, including:**
 - a. Step therapy requirements that do not make patients fail on a medication more than once, as well as limiting step therapy to 60 days and allowing appropriate physician override authority.
 - b. Completion of prior authorization requests within 48 hours of submission, or otherwise receiving automatic approval – with providers using a single, standard form or electronic system for submitting requests.
 - c. Clear guidelines for both current and prospective enrollees, including clear, timely notification about processes once a patient enters into step therapy or prior authorization.

- 2. Experience a more seamless, transparent health care system that puts the focus on the patient, including:**
 - a. Uniform appeals forms and processes that allow patients to track the appeal in real time.
 - b. Appeals disclosures that provide in writing:
 - i. Notice of an adverse benefit determination or denial within 72 hours of the decision.

- ii. Specific reasons for the action taken, and clear information about the right to appeal.
 - iii. Conditions or methods by which an appeal must be made and the time period allowed.
 - c. Access to transparent health plan information for both prospective and current enrollees, including:
 - i. Total out-of-pocket cost obligation for all medications, including copays, deductibles and coinsurance.
 - ii. Up-to-date drug formulary information.
 - iii. Up-to-date provider directories, including which providers are accepting new patients.
- 3. Expect to remain on a specific drug regardless of insurance contract plan changes if they are stable, meaning:**
- a. They will be grandfathered-in when there are changes to their insurance plans.
 - b. There are no negative mid-year changes to their drug formulary or insurance benefits.
 - c. If there are any benefit changes, clear and timely notice must be given about reasons for the change and the steps patients can take to ensure retaining access to their drug.
- 4. Not fear that they will be unable to afford or access their medications. Affordability and access includes:**
- a. Caps on annual out-of-pocket patient costs.
 - b. Essential health benefits, including prescription drugs and preventive services.
 - c. No lifetime limits on health care costs.
 - d. Affordable premiums, deductibles and cost-sharing that take into account the complexities people with arthritis face.
 - e. Getting and keeping coverage, without exclusions for people with pre-existing conditions.
 - f. Continuation of the policy to allow children to remain on their parents' health insurance until age 26.

In all decisions made by payers and benefit managers, patients need to be assured that they are participating in a health care system that not only considers patient and clinical guidelines, but also considers the total cost of the patient's care over the lifetime of his or her disease.