



# Advocacy in ACTION

Fighting for People with Arthritis



The Iowa Insurance Commissioner is proposing a new Prior Authorization Rule for the approval of prescription drug benefits by health insurers and **they are asking for public comment prior to January 6th**. In addition to accepting emails and phone calls, they are also holding a public hearing on Tuesday, January 6th. **More information can be found below – we urge you to take action today!**

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”.

According to the proposed rule, you or a loved one could wait up to 3 days for access to medication or care for which waiting could either “seriously jeopardize the life or health of the patient or the ability of the patient to regain maximum function”.

Even worse, if your doctor determines that a patient would be subject to “severe pain” that cannot be adequately managed without the care or treatment that is the reason for the authorization request – the request still does not have to be resolved for 3 days. That’s potentially three days of “severe pain” and suffering while your insurer evaluates the request.

Then, after 3 days if your insurer denies the authorization you have to go through the further delay of an appeals process.

## **THIS IS SIMPLY BAD PUBLIC POLICY THAT IS HARMFUL TO PEOPLE WITH ARTHRITIS!!**

### **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. NOW (but no later than January 6th):** 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 “urgent” prior authorization approvals must be reviewed within a maximum of 24 hours or automatically deemed granted.
- Any “non-urgent” prior authorization approvals must be reviewed within a maximum of 48 hours or automatically deemed granted

**2. Attend public hearing on Tuesday, January 6, 2015 at 10:00 AM**

- A public hearing will be held at the office of the Insurance Division at which time persons may present their views either orally or in writing. The Division is located at Two Ruan Center, 601 Locust, 4th Floor, Des Moines, Iowa.
- By Friday January 2nd, please email Michele Guadalupe ([mguadalupe@arthritis.org](mailto:mguadalupe@arthritis.org)) if you plan on attending the public hearing. She will be providing talking points to those attending.

Assistant Commissioner Boston may be contacted at:

Angela Burke Boston  
 Assistant Commissioner  
 Iowa Insurance Division  
 Two Ruan Center  
 601 Locust, 4th Floor  
 Des Moines, IA 50309-3738

515-281-4119

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