



# State of Your Health:

## How the New Law in Missouri May Impact You



In 2016, Missouri passed legislation to address step therapy and the law went into effect in 2018.

### **First, let's define step therapy.**

Step therapy is a practice used by insurers that requires people with arthritis to try lower-cost medications before permitting more expensive treatments, even when the doctor wants to prescribe them. In other words, more expensive and effective drugs can only be prescribed if the cheaper ones prove ineffective.

### **How does this new law address step therapy in Missouri?**

This new law increases the ability of the patient's health care provider, not insurance company, to make important decisions about a patient's treatment.

### **Specific components of the law include:**

This law requires state regulated health plans to provide physicians and patients with access to a clear and timely process for requesting an exception to a step therapy protocol. The insurer will not be allowed to require patients to go through step therapy if they already completed step therapy for the same drug, either with their current or former insurance provider.

### **Who benefits from this new law?**

Patients who have state regulated health plans. Self-insured health plans, where benefits are paid directly from employer and the health plan acts as just a claims administrator, are subject to ERISA and generally are not subject to state insurance laws. To learn if you are covered, contact your insurer and provide your policy number.

### **What should I do if I experience step therapy in Missouri?**

If you are experiencing a barrier to care, you should contact your insurance director, who can help address your situation. You can easily find instructions on how to appeal, request an external review or file a complaint with your director by going to <https://coveragerights.org/missouri>. You can also call the Missouri Department of Insurance Consumer Hotline at (800) 726-7390.