



What is Prior Authorization?

Have you gone to the pharmacy to renew your prescription but found yourself unable to? Do you have to wait to receive approval from your insurance company to get your prescription? Or did your physician want to do a particular treatment and the insurance company wouldn't agree to pay for it?

This is an example of prior authorization. Prior Authorization (PA) may also be referred to as: preauthorization, prior approval, pre-certification, prior notification, prospective review, prior review, predetermination, and pre-approval. Simply put, prior authorization is when you need approval from your health plan to get a service or prescription to be covered by your plan. There are so many stories of patients frustrated by these prior authorization approvals. Prior authorization can be an inconvenience at the very least but the delays it causes can cause very serious adverse effects to patient care including hospitalization, disability and even death.

What is Step Therapy?

Another form of a prior authorization is step therapy. If the health insurance plan determines that there is a cheaper alternative to the medication or procedure the physician prescribes, you are required to try that first. Only if that drug fails or a less costly procedure doesn't solve your issue, will the original treatment - the one your physician knew would work best - be filled. This process makes patients prove that less-expensive drugs are ineffective before getting coverage for a more expensive, higher-tier drug.

Many argue that step therapy undermines the patient's health and prevents them from accessing appropriate treatment in a timely manner.

What Can You Do?

The Montgomery County Medical Society, MedChi, The Maryland State Medical Society, other physician specialty societies and patient advocacy groups, are supporting legislation to put care back in the hands of physicians and protect patients from delays and denials in care.

Contact your legislators to ask them to support House Bill 305/Senate Bill 308: Health Insurance – Utilization Review – Revisions and House Bill 785/Senate Bill 515: Health Insurance – Step Therapy or Fail First Protocol – Revisions.

(Don't know your legislators? <https://mgaleg.maryland.gov/mgawebsite/Members/District>)

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