

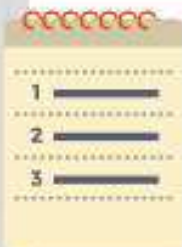
Common Barriers to Treatment:

Step Therapy, Non-Medical Switching & Pharmacist Substitution



After a provider prescribes a medication, these three insurer/pharmacy benefit manager (PBM) practices can disrupt the treatment from reaching the patient:

STEP THERAPY



Also known as “fail first,” step therapy is when insurers/PBMs require patients to try and fail on different medications before they can access what the doctor prescribes.

WHEN IT HAPPENS:

Before patients can receive the treatment their doctor has prescribed.

PHARMACIST SUBSTITUTION



When a patient’s therapy is switched by the pharmacist to another therapy that has been deemed interchangeable, such as a generic or *interchangeable* biosimilar.

WHEN IT HAPPENS:

Any time a provider does not write or indicate “dispense as written” on a prescription.

NON-MEDICAL SWITCHING

When an insurer or PBM makes insurance coverage changes that force patients off their current therapies for no other reason than to save the plan money.

Occurs when out-of-pocket costs go up for previously covered medicines, treatments are moved to price-prohibitive tiers, or coverage of a drug is removed altogether.

WHEN IT HAPPENS:

When patients are stable on a therapy, and their plan rules change.