

# Non-Medical Switching in Michigan:

## A Common & Dangerous Problem



"Non-medical switching" occurs when an insurance company makes a coverage change in order to switch a patient to another therapy. It happens when coverage of a drug is removed altogether, out-of-pocket costs are increased and/or the patient faces new restrictions to stay on their current treatment.

A recent survey of Michigan patients living with chronic conditions demonstrates that non-medical treatment switches are common, and often interfere with stable patients' health.



84% had to try more than one medication or treatment before finding the right one.



53% report that their medication was switched by an insurer; 58% of these respondents say their insurance company did not notify them.



50% of those who were switched by an insurer report that their condition worsened as a result.

### Survey respondents also spoke out about how non-medical switching affected their health.

"I live with schizoaffective disorder. During a hospital stay I was prescribed a specific medication by the doctors treating me, but after my stay, my insurance company told me they would not cover it. My attempts to appeal were unsuccessful until my doctor was able to intervene."

Josh S.  
Flint, MI

"I live with reoccurring, partial and complex seizures. My insurance company switched me because of cost and their idea of what drug would work best for me. Despite the fact that switching medications for seizure patients can be extremely dangerous, this isn't the first time this has happened to me."

Cindy S.  
Detroit, MI

"My son requires treatment for seizure control, and switching my medication can cause severe harm and even death. His doctor attempted to stop my insurance company from switching my medication but was unsuccessful, and he ended up in the hospital."

Kathleen G.  
Goodrich, MI

