

Fact Sheet: Step Therapy aka “Fail-First” Therapy

Background: Step therapy, also known as “fail-first,” is a cost-containment strategy employed by health insurers (public or private) and pharmacy benefit managers (PBMs). It requires patients to try and fail on lower-cost* or “preferred” medications before they can access higher-cost or “non-preferred” medications prescribed by their healthcare provider.

**Lower cost doesn’t necessarily mean the cheapest medication available. Rather, insurers & PBMs may prioritize medications for which they get more favorable rebates.*

Step Therapy can be harmful to patients

In some circumstances, step therapy has negative impacts on patients, including delayed access to the most effective treatment, irreversible disease progression, and harmful side effects. Currently, when a physician prescribes a particular drug treatment for a patient, the patient’s insurance company may require them to try different medications and treatments before they can access the drug originally prescribed by their physician. Step therapy protocols may ignore a patient’s unique circumstances and medical history. That means patients may have to use medications that previously failed to address their medical issue, or – due to their unique medical conditions – could have dangerous side effects.



What can be done?

While we understand the importance of cost-saving measures, a medically reasonable off-ramp for step therapy measures must be offered. Patients need a clear exemption process for cases in which a patient is currently stable on a medication prescribed by their provider, delayed treatment will cause irreversible consequences to the patient, a patient has previously tried and failed on the required drug, the required drug will prevent a patient from participating in activities of daily living, or the required drug will cause harm to the patient.

In conclusion

Overall, the integrity of the patient-provider relationship must be upheld and patients with unique medical circumstances must be able to reasonably access the treatments that work best for them! For some patients, finding the treatment that works best for them can take several years. Step therapy can cause harm to patients and undo years of progress by forcing a patient to switch to a medication that may not work for them. At the end of the day, a patient’s prescription should be determined by the medical expertise of their provider and their medical history - not the money saved or received by health plans and PBMs.

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