

The Safe Step Act

The **Safe Step Act** wants to make sure that your insurance company will pay for the medicine that your doctor thinks is best for you. Right now, insurance companies can decide which medicine you must try first. When insurance companies do this, it's called **step therapy**.



Insurance companies help your parents pay for doctor visits and medicines.

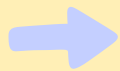
What is step therapy?

In step therapy, insurance companies make patients try certain medicines first, **before** they will pay for the medicine their doctor wants them to take. **It might go like this:**



I want to give my patient **medicine A**.

Hold on! Before we pay for medicine A, your patient must try medicine B and C first and prove they don't work.



This is called **step therapy** because you must take steps **before** you reach the medicine your doctor thinks is best:

Even if your doctor thinks that **medicine B** won't work, you must try it first.



If medicine B doesn't work, you may have to try **medicine C**.



Finally, if medicines B and C don't work, the insurance company **may** pay for **medicine A**.



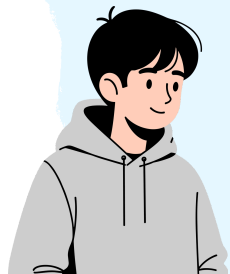
How can step therapy hurt patients?

It can take weeks or months for a patient to get the medicine they need through step therapy.

While they wait:

- Their health can get worse
- The medicines they must try may cause side effects, like feeling tired or sick
- They may have extra doctor visits and costs

Let's hear from Miki:



Hi, I'm Miki! I wasn't feeling well, so I went to my doctor, Dr. Lima. She found out I have Hereditary Angioedema. To help me, Dr. Lima wanted to give me Drug Red. But my parent's insurance company said I had to try Drug Yellow and Drug Orange first before they would pay for Drug Red.

I took Drug Yellow for a month, but it didn't work. Then, I took Drug Orange for another month, and it didn't work either. I felt really sick in those 2 months. Finally, the insurance company said they would pay for Drug Red, so I could take it!

I felt better on Drug Red, just like Dr. Lima thought I would.



If there were better rules about step therapy, Miki could have taken Drug Red first and he would have felt much better sooner!



What will the Safe Step Act do?

This bill would create a way for patients and doctors to **skip the extra "steps"** so they can start with the medicine their doctor thinks is best.

With the Safe Step Act, it might go like this:



I want to give my patient medicine A. My patient can't wait, so skipping to medicine A is best for them.

Ok, because there is a reason to skip medicines B and C, we will pay for medicine A so your patient can take it right now.



The Safe Step Act would help kids like Miki skip the extra steps and get the best medicine right away.

What should I say to my legislator?

1

Tell them your name and your story about living with a rare disease.



3

Ask them, "What questions do you have for me?"

Be sure to say "Thank you for your time!"

2

Tell them how this bill could help kids with a rare disease:

- It can take a long time for kids with a rare disease to get the medicine their doctor thinks is best. This can happen with step therapy, which is when insurance companies decide which medicine a kid must try first, before they will pay for the medicine the doctor thinks is best.
- While they are trying these other medicines, they can get sicker and have more medical costs and bad side effects from medicines that don't help.
- The Safe Step Act will help kids first get the medicine their doctor thinks is best without unnecessary delays from insurance companies.

