

Tuesday, February 18, 2020

**To: Pennsylvania House Consumer Affairs Committee
Re: Please Protect Patients and Support House Bill 853**

Oral Testimony from Robert Mentzer

Introduction

- Members of the committee: thank you for scheduling this hearing to hear directly from patients and doctors who support House Bill 853. My name is Robert Mentzer, and I have first-hand experience with the negative impacts of non-medical switching.
- Non-medical switching is a dangerous problem for the most vulnerable people in Pennsylvania: those who live with a chronic illness who can't afford exorbitant medical costs.
- I support House Bill 853 because patients need consistent, affordable access to the medications their doctors prescribed, and insurers should not be able to change those prescriptions on a whim.

What is Non-Medical Switching

- Non-medical switching happens when an insurance company decides that the medicine a doctor has prescribed is too expensive, so the insurance company changes the patient's formulary by increasing out-of-pocket costs or removing coverage of a medication altogether. It often forces the patient onto a cheaper medication.
- Insurance companies who enact non-medical switching are doing so in an effort to save money at the cost of patient health.

Disrupting the Physician-Patient Relationship

- This practice allows insurance companies to change the treatment plan that a patient and a doctor have agreed to. For all patients, but especially those patients with chronic health conditions, the relationship they have with their physician is very important.
- Your doctor understands your personal health needs, and takes into account your previous symptoms and experiences when recommending a treatment plan. Doctors – not insurance companies – are in the best position to make treatment decisions for a patient.
- Insurance companies don't think about patient health when they non-medically switch people off medications; they only think about their bottom line.

The Impact of Non-Medical Switching

- The negative impact of non-medical switching was made clear in a 2019 study by the Alliance for Patient Access. AfPA polled 800 patients who had experienced non-medical switching, and here's what they found.
- Almost 60 percent reported a complication caused by their new medicine.
- 86 percent agreed that "The insurer took control of a decision that rightfully belongs to my doctor or health care provider."
- 28 percent saw disease symptoms return that were under control on their previous medication.

My Personal Experience

- I am here today because my daughter, Rachel, had a similar outcome when she experienced non-medical switching – the return of serious disease symptoms. Rachel has epilepsy, and in 2012 her insurance company non-medically switched her off the medicine her doctor prescribed to a generic version of the drug. As a result of the switch, Rachel had a serious seizure.
- But non-medical switching impacted more than just Rachel's health – it also impacted our financial stability.
- When Rachel's medication was removed from coverage, we were forced to switch to a generic version of the drug or pay the \$3,250 cost of the prescription out of pocket. As much as we wanted to keep her on the medicine her doctor prescribed, we could not afford to pay \$3,250 every month. I don't know many families who could afford that price.
- Because of non-medical switching, we had to choose between following her doctor's guidance and bankruptcy.
- It is a scary reality that this switch could happen to Rachel again at any time – or any other patient in our state. We have to live with the knowledge that her medication could change any day and we could be forced to pay more than we can afford.

Please Support House Bill 853

- Non-medical switching should be illegal in the state of Pennsylvania. The costs to patient health and financial well-being are far too great.
- House Bill 853 will protect patients from these dangerous coverage changes, while still allowing insurers to use generics and remove treatments recalled by the FDA.
- Insurers should not be allowed to change someone's health coverage at any point during the policy year.
- Please support House Bill 853 and protect people from dangerous insurance practices.