

Rhode Island House Health and Human Services Committee
82 Smith Street
Providence, RI 02903

Re: Support for H. 5119 H. An Act Relating to Insurance– Benefit Determination and Utilization Review Act

Honorable Chair Donovan and Members of the House Health and Human Services Committee: I am Felisa Michael, a medical student at the Warren Alpert Medical School of Brown University. I am testifying in support of S.116, which introduces essential exceptions to the current harmful step-therapy protocols. While they are intended to ensure effective treatment and minimize costs, as a medical professional and someone living with a chronic illness, I have firsthand experience with the way step therapy hinders the ability to access necessary treatments and forces patients to continue ineffective measures.

Living with Rheumatoid Arthritis means navigating chronic pain, fatigue, and progressive joint damage. Despite my physician's expert recommendations, I have been forced to try and fail increasingly harmful doses of a medication before gaining access to the correct treatment for me. Based on extensive clinical expertise, my doctor knew from my initial diagnosis that we would need to switch me from the basic first-line medication to a more effective medication for preventing joint damage, given the severity of my disease. However, due to step therapy protocols, I was subjected to continuously higher doses of this ineffective medication despite my X-rays showing the joint destruction had begun. What many insurers fail to recognize is that managing an ongoing chronic disease does not negate the fact that timeliness of care is critical for preventing harm.

The exceptions outlined in H. 5119 are crucial to protecting patients like me. Requiring insurers to grant immediate coverage when a treatment step is contraindicated, previously ineffective, or likely to cause harm is a common-sense reform that prioritizes patient well-being above all.

As a future physician, I am deeply concerned about how step therapy harms patients by overriding clinical judgment and delaying essential treatments. This bill empowers healthcare providers to make decisions based on medical expertise, not insurance mandates, and ensures that patients receive the care they need when they need it.

I urge you to vote in favor of H. 5119 to protect Rhode Island patients from the detrimental effects of step therapy and encourage physicians to stay and practice in Rhode Island where their clinical expertise is heeded in a timely manner. Let's take a stand for compassionate, patient-centered care and uphold the right to prompt, effective treatment.

Thank you for your time and consideration.

Felisa Michael
felisa_michael@brown.edu