

I am writing in support of S 116 and H 5119 regarding “step therapy”.

My name is Howard Schulman, MD. I have been a general internist, adult primary care physician, in Rhode Island for the past 30 years.

In general the problem with “step therapy” is that while gradually stepping up therapy as the clinical situation dictates is something all physicians do and is often a good idea, the health insurance companies are using and abusing this “guideline” as a hard and fast rule as an attempt to save money.

Furthermore, and this just boggles my mind, the health insurance industry has managed to avoid legal liability for delays and complications in care “step therapy” causes. This situation leaves the treating physician holding the proverbial bag while his or her patient suffers. This is what is meant when people speak about “moral injury”.

As a general internist, I can’t recall any medications I’ve used that the insurance companies have required step therapy for, but I’ve had tons of frustration with MRI’s of neck and back getting inappropriately denied.

There’s sort of a rule the insurance companies have, requiring that patients have to have six weeks of physical therapy (PT) before getting an MRI for a neck or a back. Frankly, **un-needed** physical therapy is expensive for the insurance companies, costly for patients because of co-pays, and also just wastes a lot of time for everyone, and stressful for the treating physician. Even worse, I’m starting to tell patients to just start doing PT, not because they will benefit from it, but because by doing so they will get their MRI sooner. Totally ridiculous. Talk about waste.

Clearly, and probably most of the time, it’s very reasonable to wait before doing an MRI of a neck or a back or shoulder, possibly start PT if the patient is motivated to do so, but when the patient has concerning symptoms, and sometimes the clues the patient gives are subtle, you just have to trust the physician to get the test done in a timely manner and take the treatment to the next level.

I would 100% support the insurance companies giving their opinions to physicians, that PT might be a reasonable next step, as opposed to getting an MRI, but would not put any more onus on the treating physician

to do anything more than acknowledge this. We are stressed out enough already (“burned out”), and “step therapy” is just one of many causes.

I would also be in favor of the insurance companies promoting a 100% **voluntary** hour-long continuing medical education video on appropriate ordering of MRI's, possibly given by local experts. Physicians are certainly aware of the financial strains in healthcare and understand stewardship of costly resources.

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