Continuity of Care

**Position:** The National MS Society supports measures that prohibit health insurers from making changes to prescription drug benefits and formularies after the plan year has begun. **We urge your support for SB 5160/HB 1211.**

**Background**

Continuity of care can be disrupted when health insurers change prescription drug benefits during the plan year. Also referred to as “non-medical switching,” insurers can force stable patients to switch drugs as a result of several changes, including:

- Moving a prescription to a higher cost-sharing tier;
- Increasing out-of-pocket costs by moving from co-pay to co-insurance; or
- Removing a prescription from a drug formulary altogether.

People living with MS and their healthcare providers have reported that sudden changes to prescription drug coverage can have negative effects on their lives and health outcomes.

- Movement from one disease-modifying treatment to another should only occur for medically-appropriate reasons. When a person living with MS loses access to the treatment that best controls their disease, they may experience loss of function and an irreversible increase in disability.
- Managing MS can be a difficult process that requires several “trial and error” changes to medication before finding the one that is most effective at controlling disease progression with the least amount of negative side-effects.
- Once a patient living with MS finds a disease-modifying medication that works for them, treatment with that medication should continue without interruption unless determined otherwise by the individual and his or her healthcare provider.
- Coinsurance has replaced fixed co-pays for specialty medications in many health insurance plans, with co-insurance for MS medications as high as 40%. This unexpected increase in cost, combined with the high price of MS treatments, can leave critical prescription drugs financially out-of-reach.

**What is multiple sclerosis (MS)?**

- MS is an unpredictable, often disabling disease of the central nervous system.
- MS interrupts the flow of information within the brain, and between the brain and body.
- Symptoms range from numbness and tingling to blindness and paralysis.
- The progress, severity and specific symptoms of MS in any one person cannot yet be predicted.

**Washington Continuity of Care Legislation (SB 5160/HB 1211) would:**

- Ensure existing enrollees to a health plan have continued access to their prescription drugs.
- Prevent health insurers from increasing out-of-pocket costs for prescription drugs, except during open-enrollment periods.
- Prohibit insurers from making mid-year changes to prescription drug formularies that limit or restrict access to medications.

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