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## DIGEST

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HB 839 Original

2024 Regular Session

Hebert

**Abstract:** Provides insurance coverage relative to step therapy or fail first protocols.

Present law generally provides certain requirements for health coverage plans using step therapy or fail first protocols. Provides a process for prescribing physicians to request an override of a health coverage plan's restrictions. Proposed law retains present law and further requires a health coverage plan to cover treatment following a step therapy or fail first protocol under the following exceptions:

- (1) Treatments otherwise required under the protocol have not been as effective as other available options in the treatment of the patient's disease or condition when prescribed consistent with certain clinical guidelines.
- (2) Delay of proven effective treatment would lead to severe or irreversible consequences, and the treatment initially required is reasonably expected to be less effective based on characteristics of the patient and the treatment.
- (3) Treatments otherwise required under the protocol are contraindicated for the patient or have caused or are likely to cause adverse or physical harm to the patient.
- (4) Treatments otherwise required under the protocol have prevented or are likely to prevent a patient from achieving or maintaining reasonable and functional ability in performing activities of daily living, such as bathing, eating, and dressing.
- (5) The patient is stable for his disease or condition on the prescription drug or drugs selected by the prescribing healthcare provider and has previously received approval for coverage of the relevant drug or drugs.
- (6) The physician-prescribed device requires frequent and substantial servicing as described in present law (R.S. 22:1821(G)).

Proposed law makes technical changes to citations in present law.

(Amends R.S. 22:1053(A)(1) and (L); Adds R.S. 22:1053(M))