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February 29, 2024

The Honorable Susan R. Donovan, Chair  
Of the House Health & Human Services Committee  
Rhode Island State House  
Providence, RI 02903

**RE: AHIP Comments on H-7043, An Act Relating to Insurance – Benefit Determination and Utilization Review Act**

To Chair Donovan and Members of the House Health & Human Services Committee,

America's Health Insurance Plans (AHIP) appreciates the opportunity to express our concerns with H-7043, legislation that would prohibit health insurance providers from requiring or conducting a review for prescription medicine that is used in the treatment of alcohol or opioid use disorder, that contains Methadone, Buprenorphine, or Naltrexone, or that was approved for the mitigation of opioid withdrawal symptoms.

We applaud the Committee's aim to ensure Rhode Islanders access to prescription medication used to treat alcohol and/or opioid use disorder. We too share this goal as Rhode Islanders, along with health insurance providers, continue to struggle against rising health care costs.

AHIP and its members are committed to ensuring that every patient receives high-quality care. To improve consumers' experience with their coverage and care, health insurance providers work with doctors, nurses, and patients to find ways to make care more efficient, effective, and affordable, often by employing utilization management tools. However, by limiting these tools, H-7043 would not only lead to increased health care costs for Rhode Island businesses and consumers but endanger patient safety as well.

***Patient care should be based on proven evidence.***

Generally, significant gaps have long existed between evidence-based practices and the care being delivered to patients. And there continues to be wide variations in practice and little to no correlation between spending and quality. A study showed that 65% of physicians reported that at least 15-30% of care is unnecessary.<sup>1</sup> Additionally, the Institute of Medicine estimates that 10-30% of health care spending is wasted each year on excessive testing and treatment.<sup>2</sup> To place a dollar amount, a stakeholder task force estimates that just five low-value services account for more than \$25 billion in annual unnecessary spending nationwide.<sup>3</sup>

***Medical management promotes smart patient care.***

Safety and appropriateness concerns also persist, particularly regarding new treatments and those prone to overuse. Health insurance providers use utilization management tools to deliver cost-saving, waste-reducing value by reviewing necessity of care in several ways:

- To encourage recommended, but underutilized services.

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<sup>1</sup> *Overtreatment in the United States*. Lyu H, et al. PLOS One. Sept. 6, 2017.

<sup>2</sup> *Best care at lower cost: the path to continuously learning health care in America*. Institute of Medicine. September 6, 2012.

<sup>3</sup> *Providers make efforts, but cuts to low-value care elusive*. HealthcareDIVE. January 24, 2018.

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- To ensure that opioid prescribing adheres to federal recommendations designed to prevent addiction and abuse.
- To encourage the use of equally effective, more affordable generic medications.
- To help ensure that care is delivered by high value, experienced providers, and facilities, such as centers of excellence.
- To support the use of medications for indications where there is evidence of safe and appropriate use.

For these reasons, AHIP and its members oppose H-7043 and respectfully asks the Committee to not pass the bill.

We appreciate your attention to our concerns and stand ready to work together with state policymakers to ensure every patient has access to high quality, affordable prescription drugs used in care services that they need. Thank you for your consideration.

Sincerely,

America's Health Insurance Plans



By: \_\_\_\_\_  
Terrance S. Martiesian

AHIP is the national association whose members provide health care coverage, services, and solutions to hundreds of millions of Americans every day. We are committed to market-based solutions and public-private partnerships that make health care better and coverage more affordable and accessible for everyone. Visit [www.ahip.org](http://www.ahip.org) to learn how working together, we are Guiding Greater Health.