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## Legislative Impact Statement

To: Senator Murray, Chair  
From: Elisabeth Hubbard, Executive Secretary  
Re: 26 SENATE 2468 AN ACT RELATING TO INSURANCE – ACCIDENT AND INSURANCE POLICIES

Thursday, April 16, 2026

The Governor's Commission on Disabilities' Legislation Committee has developed a Legislative Impact Statement on the bill listed below. The Commission would be pleased to present testimony to the committee. Please contact me (462-0110) if testimony is desired or for additional information.

### Legislation Committee finds this bill Beneficial

Step therapy is the practice by which health insurance providers restrict a patient's access to the medication prescribed by their physician by requiring them to try less costly alternatives first. The argument for this is that the costs to the insurers will save money on drug costs, which will keep premiums for their customers lower. The consequence of this practice is that the patient must "fail first" in order to receive the medication prescribed by their physician. During that time patients will not be receiving treatment for their symptoms, and they will become sicker. This leads to poorer quality of life, lost wages, more treatment and perhaps even hospitalization. In addition, patients may also have reactions to the medication that would also require other medical treatment and even hospitalization. While the bill may save costs for the insurance company at the outset, long-term costs of treatment and the quality of life of the patient outweigh that short-term savings.

This bill creates sensible exceptions to step therapy that would protect patients in circumstances where step therapy should not be practiced. The exception is allowed when step therapy:

- (A) Is contraindicated or likely to cause an adverse reaction;
- (B) Has been tried and found to be ineffective;
- (C) Has not been tried, but will be ineffective based on the patient's clinical history; 2
- (D) Will delay or prevent medically necessary care; or
- (E) Will disrupt the patient's current stable and effective course of treatment.

This bill also requires the insurer to respond within 72 hours. This ensures that there is no delay while the patient needs their treatment.

Bills like this one have been endorsed by many medical groups including the American College of Physicians<sup>1</sup>, the American Gastroenterology Association<sup>2</sup>, and the National Alliance on Mental Illness.<sup>3</sup>

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<sup>1</sup> [https://www.acponline.org/sites/default/files/acp-policy-library/policies/step\\_therapy\\_nonmedical\\_switching\\_prescription\\_drugs\\_policy\\_2020.pdf](https://www.acponline.org/sites/default/files/acp-policy-library/policies/step_therapy_nonmedical_switching_prescription_drugs_policy_2020.pdf)

<sup>2</sup> <https://gastro.org/advocacy-and-policy/policies-affecting-gi/regulatory-relief-step-therapy-threatens-patients-access-to-treatment/>

<sup>3</sup>