



Date: April 16, 2026

To: The Honorable Melissa Murray, Chair
Members, Senate Health and Human Services Committee

FROM: Carol Anne Costa, SACRI Executive Director
Maureen Maigret, SACRI Policy Advisor

Re: S2468

The Senior Agenda Coalition of RI is pleased to support S2468 AN ACT RELATING TO INSURANCE -- BENEFIT DETERMINATION AND UTILIZATION REVIEW ACT sponsored by Senators Ujifusa, Ciccone, DiMario, Lauria, Mack, Valverde, Kallman, Murray, Acosta and Quezada.

SACRI's mission is to mobilize people to implement an agenda that improves the quality of life of older Rhode Islanders and adults with disabilities. We accomplish this through *community organizing, public education, advocacy, and legislative action*. Addressing healthcare access and affordability is a priority for SACRI.

S2468 would put guidelines on the use of so-called step therapy protocols used by health insurance companies. Over thirty states have passed step therapy reform laws.

Step therapy is a health insurance practice which requires patients to try less expensive prescription drugs, treatments and tests before more costly ones are covered. While step therapy is intended to give patients proper health care while managing costs, unfortunately it has also been used to delay, disrupt and even prevent patients' access to necessary tests, procedures and drugs ordered by their physicians. Such delays can result in worsening of health issues and incur additional costs in the form of co-payments for older adults. The bill states insurers cannot use step therapy when it is:

- expected to cause an adverse reaction,
- contraindicated by the patient's other drugs or therapies,
- has been tried and found ineffective or is expected to be ineffective,
- will delay or prevent medically necessary care, or
- will disrupt the patient's current effective drug regimen.

SACRI believes Step Therapy practice interferes with a person's physician's licensed healthcare practitioner's ability to make decisions based on what is best for the patient.

SACRI urges your favorable action on S2468 and we thank you for your consideration of our support for this legislation.