

**Request for LHHS to endorse .211309.1**  
**LIMITATIONS ON HEALTH COVERAGE AND PROVIDER CONTRACT CHANGES**

**Why we need legislation to prevent changes to pharmaceutical formularies and co-pays during a health insurance plan year**

**When you sign up for a health plan, you should know what you're getting**

Currently, insurance carriers can remove a medication from a list of covered drugs in the middle of the plan year. Many consumers, especially those with chronic conditions, are left with limited access to essential medications without the ability to change their plan.

Currently, insurance carriers can increase the co-pays for medication in the middle of the plan year. Once again, consumers especially those with chronic conditions, are faced with increased out of pocket costs for essential medications without the ability to change their plan.

A change in co-pays can be catastrophic for a consumer who needs higher cost medication. Carriers are able to spread any increase over a wide risk pool. That is the whole idea of insurance.

Yes, the whole idea behind insurance is for the consumer to know that their costs are predictable. How would consumers feel if, in the middle of the contract year, your automobile company informed you that they had reduced your collision replacement coverage from book value to 50% of book value?

In addition, consumers should have confidence that if they sign up with a health insurance carrier because it allows them access to a specific provider(s) that they will be able to have access to that provider (s) for the contract year.

**The current situation is difficult for providers**

Health Action has heard from health care providers that mid-contract changes in medication formularies and co-pays are a burden on them. The providers spend valuable time arguing with health insurance carriers about changes in medication coverage.

The decision about what medications are appropriate for a patient should be left to the health care provider and the patient.