Step Therapy

What is Step Therapy?

Step therapy is a protocol used by health insurance companies that requires patients to try and fail on one or more lower cost medications before they will provide coverage for the medication originally prescribed by the patient’s provider.

This policy is also known as “fail first” because it requires a patient to fail on an insurer-preferred drug first. This protocol is inherently not patient-centric because it limits the decision-making of patients and physicians which can, and has, resulted in worsened health outcomes for inflammatory bowel diseases (IBD) patients. These decisions are based solely on cost and not on what’s best for the patient.

IBD Patients and Step Therapy Protocol

In a survey of 2,600 IBD patients:

- 40% indicated they had been subject to step therapy
- 58% of patients were required to fail two or more drugs before having access to the originally prescribed drug
- 60% were unable to have a doctor intervene to stop the step therapy process on their behalf
- 59% were delayed from their optimal treatment plan for over three months
- 32% were delayed for over seven months
- 94% believe step therapy to be a barrier to timely and appropriate care

†National survey performed by the Crohn’s & Colitis Foundation. 2,602 respondents were surveyed in December 2016.
You are diagnosed with Crohn's disease or ulcerative colitis.

Your provider determines that Drug A is the most effective treatment and prescribes Drug A.

Your insurance company denies approval of the original drug. Instead, they require you try Drug B (and potentially C, D, E, and F) and fail, which can take anywhere from three-six months. Only then will they provide coverage for Drug A.

Medical treatment is decided by the health insurance companies without input from the patient or physician.

During this delay in optimal treatment, you may suffer from worsened health outcomes (up to and including surgery—removal of colon) and a decreased quality of life.

Wait times interrupt continuity of care, jeopardizing your health with the potential to result in a flare or worse.

The Foundation actively advocates for legislation at the state and federal level that keeps treatment decisions between the patient and their healthcare provider.

Specifically, the Foundation supports legislation which:

1. Ensures a transparent appeals process that is accessible to patients and their providers
2. Requires step therapy protocols to be based on current clinical guidelines
3. Implements a clear timeline for response to a request or appeal, 24 hours for emergency, 72 hours for non-emergency cases
4. Establishes exceptions to the protocols when determined to be medically appropriate

Lend your support to the Foundation's step therapy reform efforts through the following ways:

1. Join our Advocacy Network
2. Ask your Representative to support federal step therapy reform (H.R. 2077)
3. Contact your local Crohn's & Colitis Foundation chapter and share your experience with step therapy
4. Find out if your state has passed step therapy reform
5. Work with your provider to navigate through the appeals process

Get Involved

Let us know how step therapy has affected you and learn how you can get involved in advocacy efforts in your state.

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