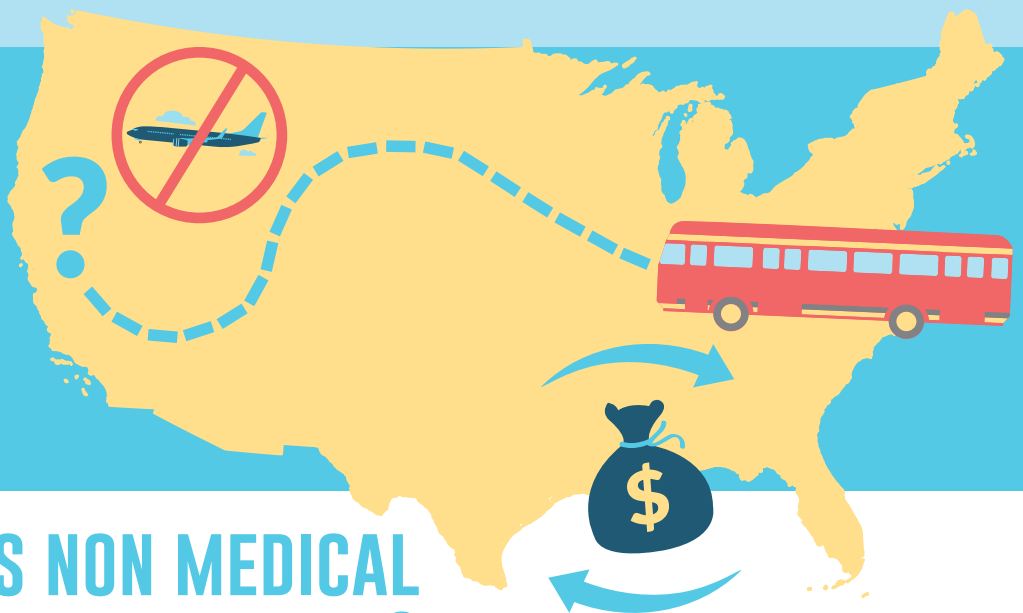# NON-MEDICAL SWITCHING
PATIENTS PAY THE PRICE

WHAT IS NON-MEDICAL SWITCHING?

Non-medical switching is a strategy that health insurers use to control their costs and maximize profits by forcing stable patients to switch from their current, effect medications to drugs that may not be as effective, for reasons unrelated to health. In other words, insurers force patients to change medications for non-medical reasons, disregarding physician recommendation and patients' individual needs.
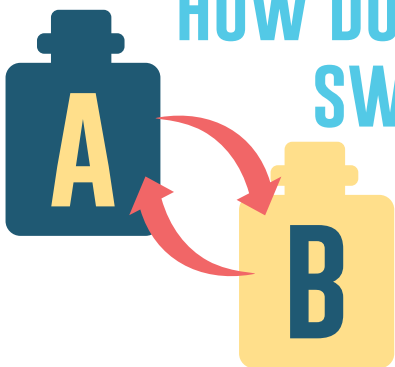
REROUTING THE COURSE OF TREATMENT

Imagine you are traveling from New York to Los Angeles. As you make plans, you discover that your credit card company requires you to travel by bus instead of by plane, because *they* save money if you travel with a particular bus company, which doesn't have a bus that travels directly from New York to Los Angeles, but does have a bus that travels west, which may or may not end up in Los Angeles.

JUST LIKE YOU WOULDN'T WANT YOUR CREDIT CARD COMPANY DISRUPTING YOUR TRAVEL PLANS TO SAVE A FEW DOLLARS, HEALTH INSURERS SHOULDN'T DISRUPT STABLE PATIENTS' TREATMENT PLANS TO CUT THEIR OWN COSTS.

HOW DOES NON MEDICAL SWITCHING OCCUR?

- Reducing the plan's maximum prescription medication coverage amount
- Increasing patients' cost-share (e.g., copay or coinsurance)
- Increasing patients' out-of-pocket requirements
- Eliminating coverage for certain medications
- Imposing or altering a quantity limit for a drug

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NON-MEDICAL SWITCHING
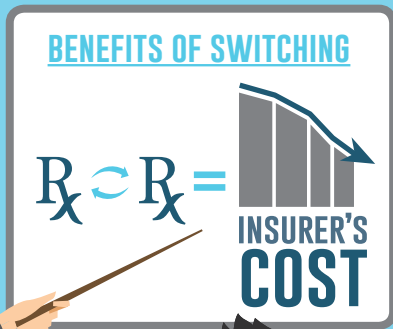## PATIENTS PAY THE PRICE

THE COST OF SWITCHING

It can take years to find a treatment that works to successfully manage a complex condition. Disrupting this treatment increases patients' costs, amount of time without relief, and clinical risk.

THESE DISRUPTIONS IN CARE RESULT IN:

- Medical complications
- Resurgence of symptoms
- Progression of disease
- Decreased quality of life

CUTTING SHORT-TERM COSTS AT THE EXPENSE OF PATIENT HEALTH

BENEFITS OF SWITCHING

Rx ⟲ Rx = INSURER'S COST

Rx ⟲ Rx =

PROTECTING PATIENTS

To keep patients healthy, state lawmakers must constantly improve patient protections as the health care system changes, to prevent health plans from forcing stable patients to change medications for non-medical reasons.

PATIENT COST & CLINICAL RISK

To learn more about non-medical switching and how to support legislation that protects patients from non-medical switching in your state, please visit **infusioncenter.org/non-medical-switching**.

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