



# SAMPLE LETTER FROM PATIENT TO ELECTED OFFICIAL: NON-MEDICAL SWITCHING

[DATE]

[Representative/Senator Name]  
[123 Lawmaker Way]  
[City, State 12345]

[Your Name]  
[123 Employee Street]  
[City, State 12345]

This sample letter is meant to serve as a guide, and the talking points provided are examples. Be sure to include your personal experiences to help your representative understand the way this impacts you.

Dear [Elected Official],

As your constituent and a patient with [condition], I am writing today to express my concern with insurance companies interfering with my prescribed medication. Known as non-medical switching, this practice forces patients like me to switch to an insurance company's "preferred" medication. Insurance companies send out notice of this required switch or increase in price sometimes mid-year, disrupting my treatment plan, my finances, and my peace of mind.

I experienced the impacts of this harmful practice when [share your experience with non-medical switching to the extent that you are comfortable].

Despite experiences like mine, this is still happening. Just this past December, UnitedHealthCare (UHC) sent out a bulletin with changes set to go into effect February 1, 2021. The policy will impact patients managing Crohn's as well as multiple types of arthritis and psoriasis forcing them to change their medications to UHC's preferred products, regardless of how long they have been on the medication their doctors prescribed. **[If you are currently managing any of these conditions or are prescribed Remicade or Renflexis infusion treatments,**



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**please describe your experience and the importance of your prescribed medication.]**

Speaking from firsthand experience, finding the right medication or combination of medications is a significant challenge, especially when you have been diagnosed with **[X condition/multiple conditions]**. I cannot express to you how devastating it is to finally find the right medication that brings balance to my life only to have this delicate balance disrupted by an insurance company.

As a patient with **[condition]** who has been forced off **[their/his/her]** medication for reasons other than health, I can speak to the severity of the potential consequences. After switching to **[X medication]** when I was prescribed **[X medication]**, I experienced **[disease flare, additional PCP visits, specialist visits, labs and diagnostics, trips to the emergency room, inpatient care, surgery]**. Not only did these complications take a toll on my physical and mental health, but they also **[hurt me financially/led to higher out-of-pocket costs]**. **[Elaborate here, if needed]**.

Such a practice would be socially unacceptable if applied to auto insurance or homeowners insurance, yet it has somehow become acceptable when the product is my health. For example, imagine if I decided that a full sized SUV was the right vehicle for my family's needs, but my car insurance company notified me during a coverage year that they no longer cover full sized SUVs and instead only cover economy sedans. This would never happen because I have a choice as a consumer, and I pay my insurance company to help me manage the financial risk. How is it lawful that as an insurance premium-paying consumer, my health insurance company may: (1) change the terms of our contractual agreement mid-term without approval from both parties; and (2) to practice medicine by changing my treatment plan?

I understand that healthcare spending continues to be a significant challenge for our country, but non-medical switching is actually counterproductive and has caused me more harm than good. As a **[condition]** patient, I know that the best and most affordable medication for me is the one that I select with my doctor, not one that my insurance company "prefers". As a constituent, I urge you to fight against these harmful practices and support legislation that protects me and other patients from non-medical switching.

Sincerely,

*[Signature]*

**[Your Name]**



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