

Medicare Advantage Plans Block Patients From Accessing Clinically Preferred Medicines via Harmful Step Therapy Policies

A new nationwide survey¹ shows that step therapy (ST) policies required by Medicare Advantage (MA) plans creates burden and access barriers for doctors and patients who need physician-administered medicines.



Step Therapy: MA plans use this utilization management practice to require patients to fail first on one or more medicines before covering a medicine that is preferred by their physician.



Step therapy requirements can undermine the physician/ patient
relationship, clinical guidelines, and best practices: 94% of providers
report that ST requirements interfere with their ability to prescribe the
medicine that they deem most clinically appropriate for their patients.
53% say that ST often or always limits their clinical decision-making.



Patients with chronic and complex conditions like cancer often do not have time to wait weeks or months for the right treatment: The majority of providers (62%) observe that their patients experience **high or extremely high levels of burden** as a result of their MA plans' ST requirements for their medicines.

Navigating MA plans' ST requirements for physicianadministered drugs adds significant burden on independent and community practices, which could lead doctors to stop stocking certain medicines and further drive health system consolidation.



Of providers experience high or extremely high administrative burden when navigating different MA plans' ST policies, necessitating investments in additional staff and adding hours of practice administrative work per week.



Of providers report that MA ST policies for physician-administered medicines influence practice decisions on which medicines to stock.

Decisions about which treatment is best should be left to physicians, patients, and their caregivers. MA plans should not use step therapy to interfere with that decision making.

www.PartBAccess.org

¹*Based on a 2025 survey of 300 independent and community providers across general practice and various specialties.