# STEP THERAPY RIGHTS GUIDE

Being told you have to “fail first” does not necessarily mean you have reached the end of the road. Depending on your health plan and where you live, you may have options for requesting an exception or challenging a coverage decision.

## YOU MAY BE ABLE TO REQUEST AN EXCEPTION

Many health plans have a process for requesting an exception to step therapy requirements. An exception may be available when the insurer-required treatment is expected to be ineffective or could cause harm based on your medical history. Other circumstances may also qualify depending on your plan and applicable law.

Ask your insurer for its step therapy exception process and the criteria it uses to review requests.

## YOUR PROVIDER CAN SUPPORT YOUR REQUEST

Your healthcare provider can document why the insurer-required treatment is not appropriate for your individual circumstances. This may include relevant treatment history, previous adverse effects, or other medical information supporting the treatment they originally prescribed.

Ask your provider whether they can submit an exception request or supporting documentation on your behalf.

## IF YOUR REQUEST IS DENIED

Your denial notice should explain your options for challenging the decision and provide instructions for submitting an appeal.

Read the notice carefully and pay attention to the deadline. Keep copies of the denial and any documents you submit as part of your appeal.

Already received a denial? Use Chronically Me’s Step Therapy Denial Appeal Template to help get started.

## DOES YOUR STATE HAVE STEP THERAPY PROTECTIONS?

Step therapy protections vary across the United States. Many states have enacted laws establishing requirements around step therapy and the circumstances in which patients can request exceptions.

However, state insurance laws do not govern every health plan. Your protections can depend on both where you live and what type of health coverage you have.

Check your state insurance department or contact your health plan to learn which protections apply to your coverage.

**KNOW YOUR PLAN**

Your plan documents can tell you whether a medication is subject to step therapy and how to request an exception. If you cannot find this information, call the member services number on your insurance card and ask:

“Is this medication subject to step therapy, and what is the process for requesting an exception?”

Write down the date of the call and any reference number you receive.

*This guide provides general educational information and is not legal or medical advice. Step therapy requirements, exception criteria, appeal procedures, and legal protections vary by health plan and jurisdiction.*