

Patient Questionnaire: Have You Been Negatively Impacted by Health Insurer ‘Step Therapy’?



Under a health insurance policy known as step therapy, patients are required by their insurance company to try and fail on one or more medications, typically an older or lower cost medicine, to treat a condition before they can “step up” to their prescribed treatment. Although North Carolina law mandates that health insurers provide an easily accessible step therapy exemption process, many patients and providers in North Carolina continue to be affected by burdensome step therapy protocols that the law is intended to address.

If you believe you or a loved one may have been impacted by step therapy, take this brief quiz and find out if you should submit a complaint with the North Carolina Department of Insurance (DOI).

1. Do you have commercial insurance? For example, commercial insurance can be purchased on [healthcare.gov](https://www.healthcare.gov) or through your employer, but it is not Medicare, Medicaid, or Tricare.

 - **If YES** – please see question #2.
 - **If NO** – no need to submit your story to DOI yet, but we hope you’ll continue to advocate with us to ensure enforcement of the NC step therapy law and to improve health care access in the state.
2. In 2022, 2023, or this year, have you had trouble getting insurance coverage for a medication that your doctor prescribed for you?

 - **If YES** – please see question #3.
 - **If NO** – no need to submit your story to DOI yet, but we hope you’ll continue to advocate with us to ensure enforcement of the NC step therapy law and to improve health care access in the state.
3. Did your insurance or your doctor tell you that you had to **try a different medication first** before the insurance plan would cover the medication your doctor initially wanted to prescribe?

 - **If YES** – please share your story with the DOI by submitting a form on their [Assistance/Complaint](#) webpage. If you are still struggling to get coverage, we encourage you to ask for their assistance.
 - **If NO** – please see question #4.
4. Did your insurance or your doctor tell you that you could not take the medication prescribed by your doctor and that you had to go back to a medication that you have previously tried and stopped taking?

 - **If YES** – please share your story with the DOI by submitting a form on their [Assistance/Complaint](#) webpage. If you are still struggling to get coverage, we encourage you to ask for their assistance.
 - **If NO** – no need to submit your story to DOI yet, but we hope you’ll continue to advocate with us to ensure enforcement of the NC step therapy law and to improve health care access in the state.