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Survey Shows Health Insurers Change Prescription Medications to Save Money, Overrule Doctors' Orders Without Seeing Patient

State Legislatures Ask: Are Insurers Practicing Medicine Without A License?

UPPER NYACK, N.Y., Nov. 29, 2010 -- A survey by the Global Healthy Living Foundation, www.ghlf.org, a non-profit patient advocacy group, shows that up to 70 percent of prescription medications are changed by health insurers, denying patients the drugs their doctors prescribe.

(Photo: <http://photos.prnewswire.com/prnh/20101129/DC08757>)

According to GHLF Executive Director, Louis Tharp, "This disturbing finding is not a simple case of switching a brand-name drug for a generic one, a common and generally accepted practice used for many illnesses, and one GHLF supports.

"We found that health insurance companies throughout the U.S. switch one brand-name drug for another simply because the switched drug is cheaper," Tharp said.

"If the drugs are identical, physicians generally have no objection, the survey found, but national medical groups have said most drugs are not identical," Tharp added, "and switching can cause adverse reactions and poor recovery rates."

The survey also found instances of patients with chronic conditions who were responding well to a particular drug, but relapsed after being switched to a cheaper drug. "When patients are switched so the health insurance company can save a few pennies, and then the patient's chronic condition worsens, not just the patient, but the entire economy suffers when these people miss work, are admitted to hospitals or can't take care of their families," Tharp said.

The foundation is conducting an additional national survey to measure the incidence of what are known as "fail-first practices" where health insurers require a patient to fail on a cheaper drug before being considered for the original drug their physician has prescribed. One surprise in the data show that some insurers require a patient to fail on a drug that is not approved by the FDA to treat the diagnosed condition before being allowed to take medication that has been FDA approved.

"This is very worrying," Tharp said, "and we are working with other advocacy groups, State Insurance Commissioners, the FDA, and State Attorneys General to see what action can be taken to stop this dangerous practice."

Tharp advised patients and physicians to go to www.failfirsthurts.org, a website created by the Global Healthy Living Foundation, for information about how to avoid having prescription drugs switched by health insurance companies, and how to effectively complain when this happens.

Switching is a practice that is starting to get a lot of attention, Tharp said. "Legislation pending in New York, California and Missouri would outlaw this practice," and, he added, "Louisiana passed a law last year prohibiting it."

Tharp expects several more state legislatures to take up the issue in 2011 because, "legislators realize that health insurers are practicing medicine without a state-issued medical license when they come between the physician and patient."

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