



September 9th, 2025

Chair Paul Feeney
Joint Committee on Financial Services
State House, Room 112
24 Beacon St
Boston, MA 02133

Chair James Murphy
Joint Committee on Financial Services
State House, Room 254
24 Beacon St
Boston, MA 02133

Re: Written Testimony in Support of H.1128/S.708 An Act preserving access to treatment for patients with serious mental illnesses

Dear Chair Feeney, Chair Murphy, and Honorable Members of the Joint Committee on Financial Services,

I am writing to express the National Alliance on Mental Illness, Massachusetts' (NAMI Mass) strong support for **H.1128/S.708**, *An Act preserving access to treatment for patients with serious mental illnesses*. This bill would ensure that any health insurance plan would cover medications for serious mental illness without prior authorization, step therapy protocols, or any other barriers that could restrict or delay the dispensing of the drug. This measure would provide Massachusetts residents living with a mental health condition timely access to medications prescribed by their health care provider.

NAMI Mass is a grassroots nonprofit organization comprised of individuals with mental health conditions, their families, and caregivers. As such, we are committed to ensuring that every person living with a mental health condition receives the support they need, when they need it. We are deeply concerned about the barriers many individuals face in accessing essential mental health care.

Prior authorization is one such barrier that restricts access to appropriate medications for those who choose to use them. Prior authorization (PA) entails receiving approval from an insurer before a provider can deliver certain prescriptions or services. This administrative process results in long waits for patients; according to a study conducted by the American Medical Association (AMA), 94% of physicians reported that PA delays necessary care.¹ Furthermore, nearly 1 in 3 physicians detailed that PA criteria are rarely or never based on clinical evidence,² underscoring that insurance decisions may not align with identified treatment needs.

Another form of prior authorization, step therapy protocols, creates an additional obstacle to accessing necessary medication. This protocol requires that a patient first tries a cheaper medication before their insurer will cover a more expensive one. In cases where a cost-efficient

¹ American Medical Association. 2024 AMA Prior Authorization (PA) Physician Survey. American Medical Association, 2025, <https://www.ama-assn.org/system/files/prior-authorization-survey.pdf>.

² Ibid.

medication is effective, step therapy can reduce costs and improve quality of care.³ If these alternatives fail, patients can experience unnecessary delays in receiving effective treatment, requiring them to wait weeks or months to receive the medication they were prescribed in the first place.

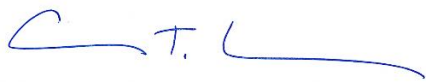
The delay or outright denial of access to medication can have devastating effects, especially in mental health care where time is of the essence. Extended periods waiting for an appropriate medication, or using one that is ineffective, can worsen existing symptoms. This lack of access can interfere with a person's responsibilities and relationships, as well as increase the frequency of avoidable hospitalizations, emergency department visits, and emotional dysregulation, among other serious consequences.⁴ Arduous authorization protocols can cause additional stress, lead to decreased medication adherence, or even result in patients abandoning recommended treatment altogether.⁵

Even though cost control is cited as a central benefit of using these protocols, insurers simply transfer costs to patients by requiring the use of ineffective medications as well as increasing the likelihood of doctor and hospital visits. Prioritizing an insurer's cost management technique over a person's mental health needs as identified by a health care provider undermines treatment best practices. It is essential that Massachusetts strengthens health care access for individuals living with a mental health condition and curbs negative outcomes with effective and timely medical support.

By eliminating these barriers to medication access, H.1128/S.708 would improve the lives of thousands of individuals and families affected by serious mental illness across the Commonwealth. We urge you to report favorably on this important legislation so that individuals living with a mental health condition can have access to the medication their prescriber believes would work best, regardless of cost.

Thank you for your attention to this matter.

Sincerely,

A handwritten signature in blue ink, appearing to read 'E. T. L.', with a long horizontal flourish extending to the right.

Eliza T. Williamson
Executive Director
NAMI Massachusetts

³ Fischer, M. A., Kesselheim, A. S., Lu, Z., Ross, K. M., Tessema, F. A., & Avorn, J. (2019). Physician Perceptions of Step Therapy Prescribing Requirements. *Journal of managed care & specialty pharmacy*, 25(11), 1210–1224. <https://doi.org/10.18553/jmcp.2019.25.11.1210>

⁴ Shan, D. M., Greenzaid, J. D., Greene, E., & Feldman, S. R. (2024). Analyzing the Benefits and Costs of the Safe Step Act on Patients, Physicians, and Insurers. *Journal of psoriasis and psoriatic arthritis*, 9(3), 115–120. <https://doi.org/10.1177/24755303241253203>

⁵ American Medical Association. 2024 AMA Prior Authorization (PA) Physician Survey. American Medical Association, 2025, <https://www.ama-assn.org/system/files/prior-authorization-survey.pdf>.