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**OPINION**

# **My son nearly died because of ‘step therapy’ | Opinion**

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Liz Parlett Butcher says after three years of being stable on his insulin, their health insurer abruptly denied coverage and instead required her son Shane to try another type of insulin and have it fail first before being permitted to go back to his originally prescribed insulin. Then, he was asked to try another type that failed. Because of this, Butcher says her son nearly lost his life.



By [Star-Ledger Guest Columnist](#)

By **Liz Parlett Butcher**

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As the mother of a 13-year-old son with type 1 diabetes, and the wife of a husband with a disability, I truly believe there is the right medicine for the right patient at the right time.

Unfortunately, my belief is this strong because I've seen what can occur when the right therapy for a patient is disrupted. My son has endured multiple negative health events because of the dangerous practice of step therapy, also known as "fail first," which is sorely in need of reform in New Jersey.

Health insurers and pharmacy benefit managers (PBMs) will tell you that the practice — in which a prescribed medication can be denied until the patient tries and fails another — is primarily a cost-controlling measure. But in my experience, it is actually costing the insurers more money out of pocket as they wind up often times paying for multiple prescriptions failing over time instead of the one medicine originally prescribed.

In my son's case, after three years of being stable and controlled on his insulin, our insurer abruptly denied coverage and instead required him to try another type of insulin and have it fail first before being permitted to go back to his originally prescribed insulin. We already knew our son was sensitive to switching insulin from a previous experience when he was asked to switch his short-acting insulin and it gave him severe stomach issues and other side effects such as erratic blood sugars. Nevertheless, he was asked to again fail first and switch his insulin a second time.

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Not long after he had failed on the new insulin and was back on his original, the insurer again required he try another type. His clinicians submitted three separate prior authorization requests asking for an exception and citing his history, but each was denied — and because of this, my son nearly lost his life.

Using the new insulin our insurer preferred, he experienced severe hypoglycemia, also known as extremely low blood sugar. To bring his blood sugar back up to level, we spent over 15 minutes pumping sugary juices down his throat to no avail, and then ultimately had to resort to the use of an emergency glucagon injection to ensure his survival. Most diabetics go their entire lives without ever having to resort to using this emergency glucagon injection. This is what the insurer preferred insulin did to our son.

The only positive thing to take from this horrifying experience was that it was clear he had failed on the insurer preferred insulin, and the insurer then permitted him to go back to using his original prescribed insulin.

There is a behind-the-scenes game occurring in our health care system, as insurers and PBMs deny prescriptions in the name of cost-controlling, when in fact, it may not be saving our health care system any money at all. Patients like my son and other families' sons and daughters are caught in the middle, potentially with their lives at risk and they cannot afford to wait for the right medicines. How does a parent explain to their child that an insurance company thinks they know better than a doctor who has worked with them for years?

Perhaps, parents don't need to explain any longer. Our lawmakers have the opportunity to provide relief to families all over our state who are struggling with step therapy practices.

In New Jersey, the Assembly recently passed A4815, which establishes clinical guidelines for health insurance carriers concerning step therapy protocols, and it provides an easier route to exemptions from the process. Encouragingly, it passed the Assembly with an overwhelmingly bipartisan majority, and we are hoping for a similar result soon in the state Senate.

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I wonder how much pain my son could have avoided if a bill like this existed before he suffered his horrible experience with step therapy. Of course, it does no good to reimagine the past, but we can absolutely imagine a future in which patients are protected from harmful insurance practices — as long as our lawmakers continue to do the right thing and we remind them of how important every patient's life is, even the smallest ones.

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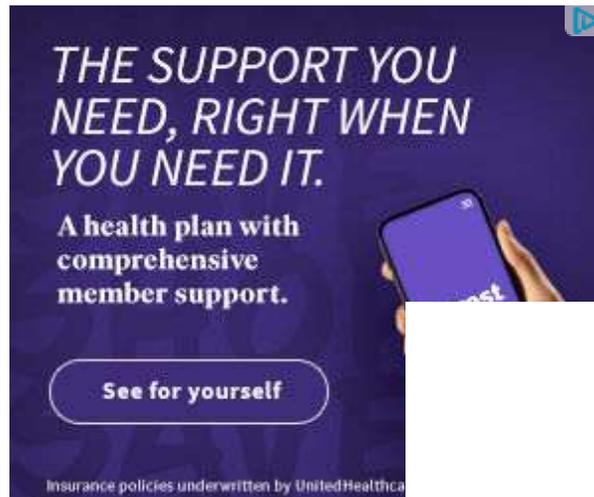
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*Liz Parlett Butcher is from Egg Harbor Township.*

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