Pennsylvania legislation aims to decrease patient delays by insurers


Senate Bill 920 and House Bill 1194 address inefficiencies within an insurance process called prior authorization.

Prior authorization requires physicians to obtain approval from insurers before prescribing medication, conducting tests, or moving forward with a specific treatment. It is often applied to patients living with a wide range of diseases and chronic conditions, including cancer, diabetes, heart disease, arthritis, and multiple sclerosis.

While insurance plans claim to use these processes to control costs, patients and medical professionals often experience delays in care as a result. More than one out of four physicians reported that delays from prior authorization have led to serious adverse events for their patients, according to a February 2019 nationwide survey from the American Medical Association.

“Senate Bill 920 will improve transparency, accessibility and consistent application of prior authorization by including a standard definition and will streamline the process by requiring insurers to make an electronic communications network for providers to access,” said Sen. Phillips-Hill. “At the end of the day, what this really means is physicians will be able to provide better, more timely care to their patients.”


“When you are sick or in pain, time is of the essence. And yet many Pennsylvanians are not currently receiving the timely care they need because of prior authorization,” said Rep. Mentzer. “The solutions presented in House Bill 1194 will ensure patients receive more timely care, allow insurers to be more transparent, and reduce administrative burdens for physicians and their office staff.”

Senate Bill 920 and House Bill 1194 do the following:

- Ensures physicians and other prescribers have access to more efficient electronic prior authorization systems (“ePA”)
• Establishes a basic framework for when it is medically appropriate to exempt patients from fail first, as well as an exceptions process that is transparent and accessible to patients and health care professionals
• Provides deadlines for insurers to render decisions on prior authorization requests

Jonathan Garino, MD, first vice president of the Pennsylvania Orthopaedic Society, said:
“The state government needs to restore the bonds among patients and physicians and return insurers to their place as the payer of services, not the provider of health care services. For far too long, health care insurers have had a free hand in delaying or denying medically necessary health care services. We thank Rep. Mentzer, Sen. Phillips-Hill and all the legislators present for standing with their constituent/patients and reining in excessive insurer prior authorization practices.”

Lawrence John, MD, president of the Pennsylvania Medical Society, said: “As physicians, we take an oath to ‘do no harm.’ Unfortunately, as insurance companies require prior authorization for more critical tests, medications, and procedures, it puts more patients at risk. Passage of this legislation could go a long way toward ensuring that those patients receive the timely care they deserve.”

Mary Stock Keister, MD, president of the Pennsylvania Academy of Family Physicians (PAFP), said: “In a survey of Pennsylvania family physicians, the PAFP discovered that prior authorizations result in delays in patient care nearly 98 percent of the time. The fact is, prior authorization requirements by insurers have become overly burdensome, often jeopardizing patient care by hindering or altering treatments. Pennsylvanians deserve the right care at the right time, determined by their physician, not insurance companies.”

Amy Davis, DO, of the Pennsylvania Chapter of the American College of Physicians, said: “Our prior authorization system has devolved to routinely interfering with people's ability to get the quality care they need and too often causes outright harm. This Bill would remove these obstacles, returning care’s focus to helping people enjoy better, longer lives.

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About the Pennsylvania Orthopaedic Society
Advocating for excellence in the practice of orthopaedic medicine, PAOrtho is a professional medical specialty organization representing more than 1000 orthopaedic surgeons across
Pennsylvania. For more information on the importance of bone, joint and muscle health at every age, visit [www.paorthosociety.org](http://www.paorthosociety.org).

**About the Pennsylvania Medical Society**  
The Pennsylvania Medical Society helps its 22,000 physician and medical student members return to the art of medicine through advocacy and education. To learn more, visit [www.pamedsoc.org](http://www.pamedsoc.org) or follow us on Twitter at @PAMEDSociety.

**About the Pennsylvania Academy of Family Physicians**  
The Pennsylvania Academy of Family Physicians and its Foundation supports its members (including nearly 80 percent of Pennsylvania family physicians) through advocacy and education to ensure physician-coordinated, personalized, and comprehensive quality health care for every Pennsylvanian. The Academy and its Foundation are the leading influential resource among family physicians and physicians in training in Pennsylvania; the primary voice on health care issues with state legislative and administrative branches of government, media and professional health organizations; and the leader on health care issues in the community.

**About the Pennsylvania Chapter of the American College of Physicians**  
PA-ACP membership includes 7,400 Pennsylvania physicians practicing general internal medicine and related subspecialties, including cardiology, gastroenterology, nephrology, endocrinology, hematology, rheumatology, neurology, pulmonary disease, oncology, infectious diseases, allergy and immunology, palliative care and geriatrics.