The way we treat cancer is changing, with oral anti-cancer medications playing an increasingly important role. These include targeted therapies available in pill form that directly attack cancer cells, and in some cases, can have fewer side effects.

As of July 2016, 42 states and the District of Columbia have passed legislation to limit patient out-of-pocket costs for oral anti-cancer medications. To see which states have passed these laws, visit www.speac.myeloma.org.

Traditionally anti-cancer medications were primarily administered intravenously and covered under a health plan’s medical benefit, sometimes requiring patients to pay a moderate co-pay, or in some cases, no cost at all for the medication.

Oral anti-cancer medications are usually part of the health plan’s pharmacy benefit, often resulting in high, burdensome out-of-pocket costs through coinsurance, which requires patients to pay a percentage of the overall cost of the prescription drug.

Lawmakers in your state should join the ranks of 42 other states and pass legislation in 2016 that gives cancer patients access to the most effective treatments.

Cancer treatment fairness laws are intended to address the problem of inequitable coverage between oral and IV anti-cancer medications by requiring health plans to ensure that a patient does not pay more for an oral therapy than they would for an IV.

The laws do not mandate coverage of oral therapies, but simply state that if a health plan covers these treatments, the patients’ out-of-pocket costs must be fair, regardless of how the therapy is administered.
WHO BENEFITS FROM THESE LAWS?

In the 42 states and D.C. with these laws in place, patients in state-regulated health plans have access to these protections. State laws can only impact certain health plans. These laws do not impact Medicare and Medicaid. Health plans covered under the federal ERISA law (usually large, multi-state health plans) are also exempt.

Cancer treatment fairness laws allow many patients and physicians to choose the right therapy that offers the most hope — without worrying about an outdated health plan benefit design that charges patients more simply because the drug they need is only available in pill form.

Oral anti-cancer medications are the wave of the future. It is estimated that 25-35% of the drugs in the oncology pipeline will only be available in pill form. These laws ensure that patients fighting cancer today—and those who will be diagnosed in the future—have access to the innovative therapies offering them the best chance at survival.

Where can I go for more information or to learn about the law in my state?

Visit the State Patients Equal Access Coalition (SPEAC) website at www.speac.myeloma.org for more information on the important role Cancer Treatment Fairness laws play and to download state-specific fact sheets on all the existing state laws.