



Senate Bill 160: Non-Medical Switching
Written Proponent Testimony
Presented to the Ohio Senate Financial Institutions, Insurance and Technology Committee
September 30, 2025

The Ohio Dermatological Association (ODA) is grateful for the opportunity to provide testimony today in support of Senate Bill 160, legislation which would prohibit health insurers and pharmacy benefit managers (PBMs) from engaging in the practice of non-medical switching.

Across the state, our patients are facing various cost-related barriers to necessary dermatological care. As you may know, many health insurance plans use prescription formularies, which are lists of covered medications that are often structured into tiers with differing patient-cost sharing levels, to assist with the utilization of medications. Sometimes, specialty medication to treat chronic or serious diseases comes with a price tag our patients struggle to manage. This problem is exacerbated by non-medical switching, when the insurer or PBM makes changes to their formulary that force a patient to discontinue use of a medication for a non-therapeutic reason, typically in favor of a different medication that is less costly to the insurer. The insurer may also reduce coverage and increase patient cost-sharing in the middle of a plan year in a way that suddenly makes utilization of the medication impossible for the patient.

Abrupt medication changes can cause serious side effects and worsen the condition being treated, which is not ideal for the patient or the insurer long-term. The sickest patients are the ones hardest hit. Complex health conditions can already be tricky to manage, but non-medical switching represents an additional barrier to patient access to life-saving medications.

Patients who select a health plan based on specific medication coverage needs should have assurance that the plan will maintain consistent coverage for those medications. It is fundamentally unfair and harmful to force changes to a patient's treatment midyear when the patient believes they are contractually assured access to the medication they are stable on, and without regard for how this change may jeopardize the patient's health.

The ODA asks that the committee SB 160 to enact safeguards which will help protect our patients and allow them to continue utilizing the best treatments available to them for their conditions. Thank you and please feel free to reach out to us if you have any questions about this important issue.