

New Futures' Healthcare Access and Affordability Priorities for 2027

Medical debt, Freestanding ERs, prescription affordability, and patient-centered care

Four priorities for a healthier New Hampshire

1. **Medical Debt: a Two Part Campaign**
2. **Freestanding Emergency Rooms**
3. **The ArrayRx Prescription Discount Card**
4. **A Step Therapy Bill**



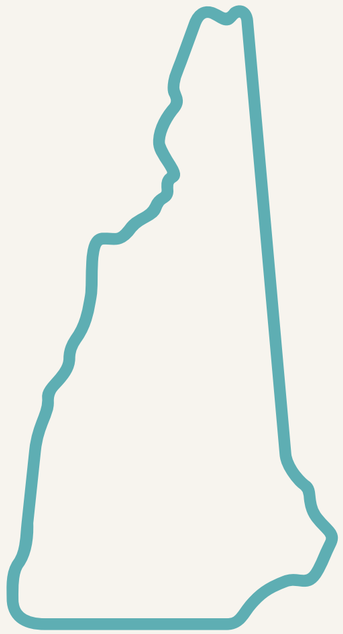
Medical debt relief: funding secured

- Our coalition includes Undue Medical Debt, New Futures, the American Cancer Society-Cancer Action Network, Blood Cancer United, and AARP-NH.
- The Healthcare Consumer Protection Advisory Commission voted to award $500,000 for this initiative.
- Undue Medical Debt will negotiate with hospitals and provider groups to forgive approximately $50 million in debt for 25,000–40,000 Granite State patients.
- Final approval from G&C is the remaining step.

$500,000
funding

~$50 million
medical debt targeted for relief

25,000–40,000
patients



Medical debt: guardrails for collection

- Prohibit medical debt from being reported to consumer reporting agencies and make reported portions void and unenforceable.
- Pause collection communications and legal action while an insurance appeal is pending or was pending within the past 60 days.
- Prohibit liens on a patient's primary residence and legal actions to seize wages for a medical debt.
- Require a 120-day initial period, a reasonable payment plan offer, and advance notice before collection actions.



Why medical debt is different

Medical care is rarely a planned purchase.

41%

of adults reported medical or dental debt in 2022.

43%

of adults believed they had received a medical or dental bill containing an error.



FSERs: costs and tradeoffs for communities.

Freestanding emergency rooms are hospital-level emergency departments in separate buildings.

Patients may mistake them for urgent care and face emergency-department facility fees.

New Futures, the New Hampshire Health Cost Initiative, and partners are working to educate affected communities.



A reported FSER in Gilford brings new community questions.

Beyond Nashua and Concord, HCA is planning a freestanding emergency room in Gilford

We hope to expand our community engagement campaign to the Gilford area.

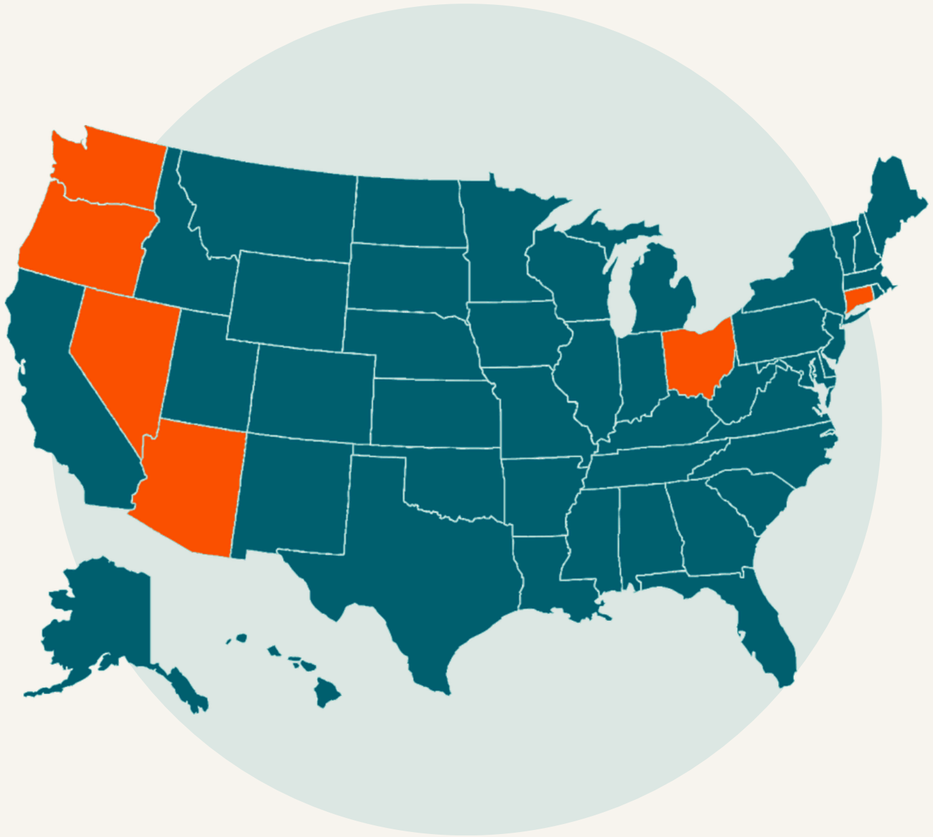
Residents and communities should weigh access and convenience against patient costs and costs to our healthcare system as a whole

Question to consider – as we have conversations with communities and community leaders, what information/ forums/approaches should we consider?



ArrayRx Prescription Discount Card

- ArrayRx is a nonprofit cooperative procurement group of member states, including Oregon, Arizona, Nevada, Washington, and Connecticut.
- Member states use collective negotiating power to offer prescription discounts at no cost to the state or residents.
- The card can help uninsured and underinsured people, or people facing high deductibles or costly copays.



What the ArrayRx card offers



Privacy–first

ArrayRx does not sell enrollee data and is administered collectively by participating states.



No cost to the state

Administrative costs are covered by small pharmacy fees from card transactions.



Patient savings

Average savings are 80% on generic medicines and 20% on brand name drugs; all FDA-approved medications are eligible.



Broad access

Accepted at nearly 65,000 pharmacies nationwide, including every pharmacy in New Hampshire.

Benefits beyond the cardholder



Support for local pharmacies

ArrayRx's reimbursement model is designed to offer better rates than traditional commercial discount cards and help independent pharmacies remain viable.

Revenue for public priorities

Participating states receive a share of transaction revenue that can support pharmacy initiatives or public health programs.



A state voice in decisions

Member states are represented on the ArrayRx Steering Committee, which is made up of public-sector pharmacy experts.

Prescription costs are a statewide concern

53%

of New Hampshire residents worry about affording prescription medications.



By 2035, nearly

30%

of the state's population will be age 65 or older.

What is step therapy?

- A health plan may ask a patient to try a preferred treatment before covering another medication.
- Often called a “fail first policy – it’s designed by insurers as a cost-containment strategy
- If that treatment does not work, causes problems, or is not appropriate, the prescriber may seek a different option.
- The bill keeps step therapy in place while allowing an evidence-based override when the required step is not clinically appropriate.



Step therapy: clinical judgment when it matters

- The bill lets prescribers request an override when step therapy is not clinically appropriate.
- Override decisions must be grounded in evidence-based guidelines and a physician's clinical judgment.
- The bill does not ban step therapy; it provides a pathway when a protocol conflicts with established medical standards.



Delays can change patient care

93%

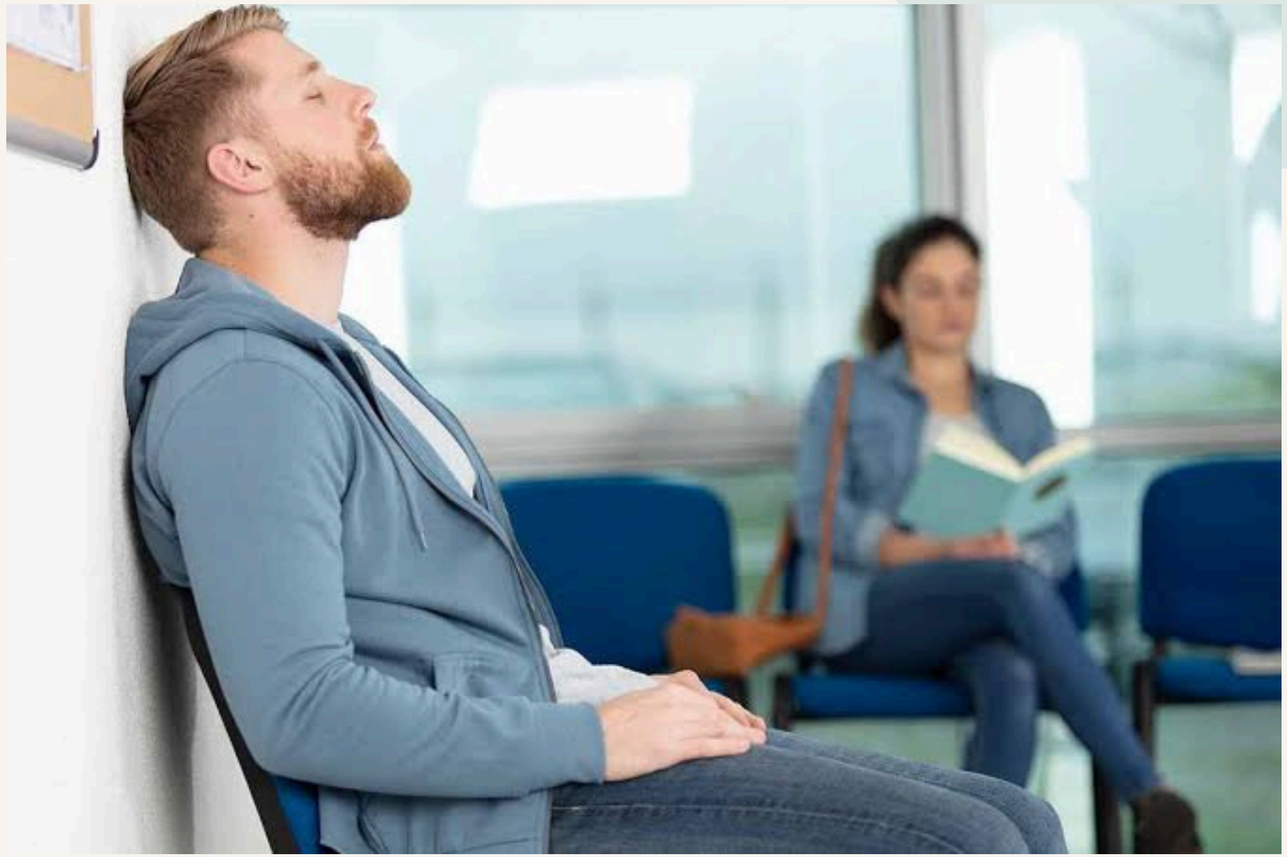
of physicians say prior authorization delays access to necessary care.

More than 1 in 4

say these policies have led to a serious adverse event for a patient in their care.

82%

say these policies lead patients to abandon recommended therapies.



A focused policy with patient-centered aims

- A review of 1.2 million patients found that each four-week delay in cancer treatment increased the risk of death by 6–13%, depending on cancer type.
- Thirty-eight states (plus DC) have enacted some form of step-therapy regulation.
- An analysis found no difference in average benchmark premium changes between states with and without step therapy reform laws (2022 analysis from KFF marketplace benchmark premium data)



Working together on access and affordability

- What patient protections should we prioritize as the medical debt proposal moves forward?
- Which communities or pharmacy partners should help shape how New Hampshire uses ArrayRx?
- What clinical situations should be considered when designing the step therapy override process?
- Would you like to join us on any of these issues as an advocate? Do you or someone you know have a relevant story to share?

Questions or comments?

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