

May 11, 2026

Stephen J. Hemsley
Chief Executive Officer
UnitedHealth Group
9900 Bren Road East
Minnetonka, MN 55343

Dear Mr. Hemsley:

The 89 undersigned organizations, representing millions of patients with serious health care conditions and the health providers who care for them, are writing to ask how you have kept the promise you made to Congressman Troy Carter (D-LA) during your Congressional testimony on January 22, 2026 to work to address problems caused by insurance-mandated step therapy.

As you are likely aware, insurance-mandated step-therapy, or “fail first” policies, prioritize short-term cost-savings over the life-saving clinical judgment of medical professionals. We applaud your presence at the hearing and are eager to hear what specific actions UnitedHealth has taken to support the pledge made to Congress and the American people to address the harms caused by step therapy and improve patient health. If the promised solutions have yet to be implemented, please provide the date by which you plan to enact them.

Step therapy mandates that patients “fail” on one or more insurer-preferred medications before being granted access to the treatment their doctor originally prescribed. For patients living with chronic, progressive, and life-threatening conditions—such as autoimmune diseases, digestive diseases, cancer, neurologic and mental health disorders—these delays are not merely administrative; they are medically hazardous. Far too often, step therapy protocols cause dangerous delays in access to appropriate care and can lead to irreversible disease progression, surgery, a significant decrease in quality

of life, and increased healthcare expenditures.^{1,2,3,4,5,6} We have seen firsthand how these “fail first” policies prioritize short-term cost savings over long-term patient health.

As a reminder, the following are some of our coalition’s critical concerns with your current step therapy protocols:

- **Clinical Degradation:** Forcing patients onto treatments not prescribed by their clinician oftentimes allows for disease progression that is irreversible. In many cases, by the time a patient is permitted to "step up" to the prescribed medication, their condition has worsened to the point of requiring surgery or hospitalization. These step requirements frequently contradict current established medical guidelines for patient care.⁷
- **The Provider-Patient Relationship:** These protocols undermine the expertise of physicians who understand their patients' unique medical histories. When an insurer overrides a specialist’s prescription, it erodes trust and delays care.
- **Economic Inefficiency:** While step therapy aims to reduce drug spending, it frequently leads to higher overall healthcare costs through increased emergency room visits, negative health outcomes, and lost workplace productivity.
- **Alignment with Federal Momentum:** With the growing bipartisan support for the **Safe Step Act (H.R. 5509/S.2903)**, and increasing scrutiny from public payors, the healthcare landscape is shifting toward mandatory exceptions and transparent oversight. *We urge UnitedHealth to lead the health insurance industry and follow through on your promise to Congressman Troy Carter by adopting these measures.*

¹ Farley JF, Cline RR, Schommer JC, et al. Retrospective assessment of Medicaid step-therapy prior authorization policy for atypical antipsychotic medications. Clin Ther. 2008;30(8):1524-1539. DOI: [10.1016/j.clinthera.2008.08.009](https://doi.org/10.1016/j.clinthera.2008.08.009)

² Panzer PE, Regan TS, Chiao E, Sarnes ME. Implications of an SSRI generic step therapy pharmacy benefit design: An economic model in anxiety disorders. Am J Manag Care. 2005;11(12 Suppl):S370-S3709. PMID: [16236019](https://pubmed.ncbi.nlm.nih.gov/16236019/)

³ Murawski MM, Abdelgawad T. Exploration of the impact of preferred drug lists on hospital and physician visits and the costs to Medicaid. Am J Manag Care. 2005;11:SP35-42. PMID: [15700908](https://pubmed.ncbi.nlm.nih.gov/15700908/)

⁴ Mark TL, Gibson TM, McGuigan K, Chu BC. The effects of antidepressant step therapy protocols on pharmaceutical and medical utilization and expenditures. Am J Psychiatry. 2010;167(10):1202-1209. DOI: [10.1176/appi.ajp.2010.09060877](https://doi.org/10.1176/appi.ajp.2010.09060877)

⁵ Richards MA, Westcombe AM, Love SB, et al. Influence of delay on survival in patients with breast cancer: A systematic review. Lancet. 1999;353(9159):1119-1126. DOI: [10.1016/s0140-6736\(99\)02143-1](https://doi.org/10.1016/s0140-6736(99)02143-1).

⁶ Constant BD, de Zoeten EF, Stahl MG, et al. Delays related to prior authorization in inflammatory bowel disease. Pediatrics. 2022;149(3):e2021052501. DOI: [10.1542/peds.2021-052501](https://doi.org/10.1542/peds.2021-052501).

⁷ Lenahan KL, Nichols DE, Gertler RM, Chambers JD. Variation in use and content of prescription drug step therapy protocols, within and across health plans. Health Aff. 2021;40(11):1749-1757. DOI: [10.1377/hlthaff.2021.00822](https://doi.org/10.1377/hlthaff.2021.00822)

The Safe Step Coalition endorses the streamlined, medically sound exception processes for step-therapy protocols contained in the Safe Step Act (H.R. 5509/ S. 2903). The first step towards UnitedHealth becoming a true leader in patient-centered care was your public pledge before Congress. The next step is to ensure that the right treatment reaches the right patient without unnecessary delay.

We look forward to your response. If you have any questions, please feel free to contact Liz Siembida with the National Psoriasis Foundation, at lsiembida@psoriasis.org or Hayley Dempsey with the Arthritis Foundation, at hdempsey@arthritis.org. Thank you again for taking the first critical step in providing patient-centered care, and we look forward to working together to improve patient outcomes.

Sincerely,

ADAP Advocacy Association
AiArthritis
Aimed Alliance
Alliance for Aging Research
Alliance for Headache Disorders Advocacy
Alliance for Patient Access
Alliance of Specialty Medicine
Alpha-1 Foundation
ALS Association
American Academy of Allergy, Asthma, & Immunology
American Academy of Dermatology Association
American Academy of Neurology
American Association of Neurological Surgeons
American Association of Orthopaedic Surgeons
American College of Gastroenterology
American Gastroenterological Association
American Partnership for Eosinophilic Disorders
American Society for Parenteral and Enteral Nutrition
American Society of Consultant Pharmacists (ASCP)
American Urological Association
Appalachian Learning Initiative
Arthritis Foundation
Association of Gastrointestinal Motility Disorders (AGMD)
Asthma and Allergy Foundation of America
Autoimmune Association
Cancer Support Community
CancerCare
Caregiver Action Network
Coalition of Skin Diseases

Coalition of State Rheumatology Organizations
Coalition of Wisconsin Aging and Health Groups
Community Access National Network
Community Liver Alliance
Congress of Neurological Surgeons
Crohn's & Colitis Foundation
Cure SMA
CURED Nfp
Depression and Bipolar Support Alliance
Dia de la Mujer Latina, Inc.
Digestive Disease National Coalition
Epilepsy Foundation of America
Foundation for Sarcoidosis Research
Gastroparesis: Fighting for Change
Girls with Guts
GO2 for Lung Cancer
HD Reach
Hemophilia Federation of America
IBDMoms
ICAN, International Cancer Advocacy Network
Infusion Access Foundation
International Myeloma Foundation
International Pain Foundation
ITSAN
LUGPA
LUNGeivity Foundation
Lupus and Allied Diseases Association, Inc.
Lupus Foundation of America
Metro Maryland Ostomy Association, Inc.
Movement Disorders Policy Coalition
Multiple Sclerosis Foundation
National Alliance of State Prostate Cancer Coalitions
National Alliance on Mental Illness (NAMI)
National Bleeding Disorders Foundation
National Headache Foundation
National Infusion Center Association
National Kidney Foundation
National Organization of Rheumatology Management
National Patient Advocate Foundation
National Psoriasis Foundation
Nebraska Pharmacists Association
Nevada Chronic Care Collaborative
North American Society for Pediatric Gastroenterology, Hepatology and Nutrition
Oklahoma Society of Clinical Oncology, Inc.

Organization for Latino Health Advocacy
Peggy Lillis Foundation for C. diff Education and Advocacy
PlusInc
PMD Alliance
Pulmonary Hypertension Association
Society of Dermatology Physician Associates
Spondylitis Association of America
The Coalition for Hemophilia B
The Headache and Migraine Policy Forum
The Matrix Consulting, LLC
The STARR Coalition
The Sturge-Weber Foundation
Tourette Association of America
TSC Alliance
United Ostomy Associations of America, Inc.
U.S. Pain Foundation