

# Removing coverage barriers to biomarker testing

New health insurance coverage standards for biomarker testing in Arizona



Biomarker testing is a precision medicine tool with an increasingly important role in guiding treatment decisions for a range of conditions, including cancer.<sup>1</sup> Biomarker tests can help health care teams select treatments that are most likely to benefit an individual patient.<sup>2</sup> Two thirds of oncology providers reported that lack of insurance coverage for biomarker testing is a significant or moderate barrier to patient access.<sup>3</sup>

**A new Arizona law will require certain health insurance policies to cover biomarker testing supported by medical and scientific evidence.<sup>4</sup>**

## Overview of Changes to Biomarker Testing Coverage Requirements<sup>4</sup>



Beginning on January 1, 2023, health insurance policies and plans will be required to provide coverage for biomarker testing that can be used to guide treatment decisions. Coverage must limit disruptions in care, such as the need for multiple biopsies or samples.

Patients enrolled in state regulated commercial insurance plans (such as individual health plans, fully insured group health plans, and plans purchased on the health insurance exchange) or in Arizona's Medicaid program, called the Arizona Health Care Cost Containment System (AHCCCS), may benefit from the change. The changes do not impact patients with Medicare, patients enrolled in commercial plans not regulated by the State of Arizona, or patients enrolled in private employer-sponsored, self-insured health care plans.

## Additional Details

- Biomarker testing is defined to include single-analyte tests, multiplex panel tests, and whole genome sequencing.
- Biomarker tests covered under the law must demonstrate clinical utility and be supported by medical and scientific evidence, as outlined in statute.<sup>4</sup>
- Policies and plans must provide access to a process for patients and providers to request an exception to a coverage decision.
- The law is not limited to cancer biomarker testing and may benefit patients with other diseases or conditions.

This piece is for informational use only and does not provide legal advice. If you have any questions, visit <https://www.azleg.gov/> or contact the Arizona Department of Insurance and Financial Institutions at (602) 364-3100.

## References

1. Committee on Policy Issues in the Clinical Development and Use of Biomarkers for Molecularly Targeted Therapies, Board on Health Care Services, Institute of Medicine, National Academies of Sciences, Engineering, and Medicine. Introduction. In: Graig LA, Phillips JK, Moses HL, eds. *Biomarker Tests for Molecularly Targeted Therapies: Key to Unlocking Precision Medicine*. National Academies Press (US); 2016:chap 1. Accessed August 26, 2022. <https://www.ncbi.nlm.nih.gov/books/NBK379335/> 2. National Cancer Institute. Biomarker Testing for Cancer Treatment. Updated December 14, 2021. Accessed August 26, 2022. <https://www.cancer.gov/about-cancer/treatment/types/biomarker-testing-cancer-treatment> 3. American Cancer Society Cancer Action Network. *Survey Findings Summary: Understanding Provider Utilization of Cancer Biomarker Testing Across Cancers*. American Cancer Society Cancer Action Network;2021. Accessed August 26, 2022. [https://www.fightcancer.org/sites/default/files/national\\_documents/provider\\_utilization\\_of\\_biomarker\\_testing\\_polling\\_memo\\_dec\\_2021.pdf](https://www.fightcancer.org/sites/default/files/national_documents/provider_utilization_of_biomarker_testing_polling_memo_dec_2021.pdf) 4. Arizona Revised Statutes §§ 20-841.13, 20-1057.19, 20-1376.10, 20-1406.10, 36-2907.03 (2022).