The Dangers of Non-Medical Switching for Mental Health Patients

A 2022 survey from the Alliance for Mental Health Care Access examined the effects non-medical switching has on mental health patients.

Patients Face Problematic Switches

For many patients, managing their mental health is a priority. The right medication can be a real asset in caring for a mental health condition by treating symptoms and improving a patient’s quality of life.

But sometimes patients must deal with non-medical switching.

1/3 of surveyed patients were forced to pause, change or completely stop their mental health medication because their insurer stopped covering it.

WHAT IS NON-MEDICAL SWITCHING?

Non-medical switching is when an insurance company forces patients to change their medication on the basis of cost.

Insurers may stop coverage of a medication or place it on a specialty tier, ultimately forcing patients to switch to an insurer’s “preferred” medication.

Non-medical switching poses a danger to mental health patients and, unfortunately, is a common experience.
Patients Forced to Take Drastic Measures

Sometimes insurance companies will continue to cover a medication, but they will force patients to pay more of the cost. Survey respondents reported that they:

- **30%** Skipped doses or rationed the remaining medication
- **28%** Didn’t fill their prescriptions
- **20%** Stopped taking medication altogether
- **18%** Switched to a different medication

Switching Causes Harmful Side Effects

For patients with mental health conditions, being forced to switch treatments can lead to harmful consequences. When pausing, changing or stopping their medication, nearly three-fourths of mental health patients experienced side effects. Most commonly, patients felt:

- **60%** Increased anxiety or depression
- **40%** Stress, confusion and frustration

Patients reported:

- Weight gain
- Reduced interest in social activities
- Missed work or school
- Problems with family or friends
- A negative impact upon other health conditions

Switching Leads to Dire and Expensive Consequences

Without the right treatment, mental health may go unchecked and decline. Sometimes, the consequences of non-medical switching can be life-threatening.

- **1/5** of patients reported going to the hospital or emergency department because their insurer changed how medication was covered.

Switching medication also leads to increased health care costs for patients. Surveyed patients reported they faced increased costs because of:

- Their new medication
- More lab tests
- More health care visits
- More hospital visits

Insurer-Preferred Drugs Don’t Necessarily Work

And when patients change medication for reasons other than a provider’s advice, the next treatments don’t necessarily work.
Putting Patients — Not Profits — First

Non-medical switching doesn’t consider the needs of patients or the knowledge of providers. It leads to treatment decisions based on the profits of insurance companies. And that’s not what patients want.

87.5% of patients agree:
Patients and their provider should be the only ones to make treatment decisions about their mental health care.

In Their Own Words

“It was frustrating.”

“I have had to be hospitalized twice because of this.”

“It made me want to cry.”

“They stopped covering a medication that was working just fine and assured me other drugs would work just as well. They did not.”

Demographics

The Alliance for Mental Health Care Access survey collected 120 responses from mental health patients.

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<thead>
<tr>
<th>GENDER</th>
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<th>AGE</th>
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<tbody>
<tr>
<td>19% Male</td>
<td>2% 18-24</td>
<td>22% 55-64</td>
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<tr>
<td>78% Female</td>
<td>12% 25-34</td>
<td>32% 65+</td>
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<tr>
<td>3% Nonbinary</td>
<td>15% 35-44</td>
<td>1% Prefer not to answer</td>
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<tr>
<th>RACE</th>
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<tbody>
<tr>
<td>2% Asian</td>
<td>2% Native Hawaiian or Other Pacific Islander</td>
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<tr>
<td>7% Black or African American</td>
<td>88% White</td>
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<tr>
<td>1% Indigenous American or Alaska Native</td>
<td>3% Prefer not to answer</td>
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