



**AARP Testimony on SF 1806
Senate Commerce and Consumer Protection
March 10, 2025**

Chair Klein and Committee Members,

My name is Thomas Elness, and I serve as the State Advocacy Director with AARP Minnesota, on behalf of our more than 620,000 members across the state, testifying today in support of S.F. 1806.

AARP supports consumer protections, such as those included in this bill, that limit mid-year changes to drug formularies that are not clinically appropriate. Prohibiting mid-year formulary changes provides a measure of fairness to consumers who often choose a health plan based on its coverage of services and medications that best suit their medical needs. Since most consumers can only switch health plans during their annual open enrollment period, mid-year formulary changes can trap consumers in a plan that, while suitable at the beginning of the year, is no longer a good fit for their health needs.

Mid-year formulary changes can force consumers to choose between paying more out-of-pocket or switching to a different, possibly less-effective drug to reduce the strain on their finances. Such choices can lead to adverse health outcomes, including less effective treatment and negative side effects. This bill allows for changes to be made with a 60-day notification, and although we would prefer formularies to be locked in for the entire plan year, this bill improves existing law as it would allow consumers the time to consult their prescriber to adjust their medication plan.

If enacted, this bill would protect consumers from sudden increases in their out-of-pocket costs for prescription drugs or the loss of access to a needed drug entirely. It would ensure that prescription drug formularies maintain greater continuity over the course of a health benefit plan year, providing fairness and increased certainty to consumers. Thank you for the opportunity to testify in support of this important, bipartisan legislation.

Thomas Elness
State Advocacy Director
AARP Minnesota