Health Insurance Coverage for Patients in Clinical Trials

**Background**
Clinical trials are the foundation for all medical innovations and advancement. Participants in clinical trials can gain access to new medical therapies before they are widely available and contribute to the medical research needed to improve care for everyone.

Unfortunately, a major barrier to participation is the potential loss of private health insurance coverage for routine medical care while participating in a clinical trial. Language in the recently passed Patient Protection and Affordable Care Act (PPACA) provides assurances that insurance must remain available for those individuals enrolled in clinical trials for cancer as well as for conditions likely to be fatal in the short term if untreated. This leaves individuals interested in participating in clinical trials for all other diseases at risk for loss of health coverage should they elect to participate even though the costs of routine care for patients in clinical trials is roughly equivalent to the costs for patients in standard treatment.

**Problem**
Given the significant impact of neurologic disease on society, there is no valid medical reason why cancer should be included but neurologic diseases—like multiple sclerosis, Parkinson’s disease, Alzheimer’s disease, stroke, epilepsy, migraine, and others—would not. Amending this language to be less restrictive is necessary to continue to attract qualified individuals into timely and much needed clinical trials for all conditions. Federal programs like Medicare and the VA already provide such broad protection for their beneficiaries. Requiring private plans to do the same will not impact the federal budget and is likely to provide the necessary conditions for the advancement of all biomedical research.

**Legislative Solution**
Support legislation to protect individuals from losing private insurance health coverage for routine medical care when participating in clinical trials for neurologic disease.