**Template #Coverage2Control Insurance Letter**

Dear [INSERT INSURANCE COMPANY NAME]:

As a member of your plan and someone affected by type 1 diabetes (T1D), it is important to me that you offer coverage that works for people with T1D. More than 50,000 people, like me, have signed a JDRF petition asking insurers, like you, to take practical steps to help. Together, we are asking you to ensure predictable costs for insulin and diabetes management tools, provide the freedom to choose our own insulin pump, and cover all life-saving technology, including artificial pancreas (AP) systems.

Below I lay out why these issues are so important to me, and specific steps you can take to help your members with T1D manage their disease. I am eager to hear where you stand on these issues.

I’m unclear on how you are keeping out-of-pocket expenses predictable and reasonable for your members with T1D. People with T1D need choices and affordable tools to manage the disease—it’s critical to survival. T1D is fatal without insulin, but there are realistic steps you can take to keep costs consistent and help us budget for medical expenses we can’t live without. They include:

* Remove insulin and diabetes management tools from the deductible so costs don’t fluctuate and are consistent throughout the year, as health plans do for “preventive” drugs.
* Move insulin and diabetes management tools to tier 1 or tier 2 benefit levels.
* Provide cost-sharing for insulin and diabetes management tools as fixed dollar “co-payments” rather than a percentage “co-insurance.”

I would also like to know where you stand on exclusive agreements with medical device providers. At least one major insurer has entered an agreement with a medical device provider that effectively limits its members to one brand of insulin pump. It’s critical you don’t follow suit. Insulin pumps save lives, and different ones work best for different people. It should be people with T1D, and our healthcare team, who make this decision—not insurance companies. Sadly, people who can’t use a pump that works for them may go without one, which puts their health at risk. Please publicly commit to not enter exclusive agreements with pump manufacturers. Show you stand with the diabetes community and support continued innovation that leads to better health outcomes.

Finally, I’m eager to learn whether you cover artificial pancreas systems. AP systems are a life-changing breakthrough quickly improving the lives of people with T1D and reducing risks that come with the disease. With this technology, people have more control than ever over T1D. When diabetes is kept under control, there are fewer complications, and fewer complications lead to lower costs for you. It’s essential you cover all hybrid closed-loop AP systems. Doing so will show you stand with the T1D community and support better health outcomes that make our lives easier.  
  
As an insurer, you want your members to get the care we need. Together, JDRF and I ask that you put policies in place that enable us to better control our T1D. Learn more at [www.coverage2control.com](http://www.coverage2control.com).

Sincerely,

[NAME]