

## Insulin Affordability Matters

*Tell insurance companies: Keep out-of-pocket costs predictable and reasonable for insulin and diabetes management tools*

To stay healthy, people with diabetes need insurance coverage that allows them to control their disease. Through its [#Coverage2Control](#) campaign, JDRF is urging insurers to **keep out-of-pocket insurance costs predictable and reasonable for insulin and diabetes management tools and pass on the drug savings they receive to their members**. For the 1.25 million people with type 1 diabetes (T1D), being able to choose and afford the tools they need to control their disease is critical to survival. T1D is fatal without insulin; you cannot just stop taking insulin, even if you can't afford it.

### Realistic Steps Insurance Companies Can Take

JDRF recognizes the complexity of the healthcare system and that many factors contribute to the rising price of insulin. That is why we are addressing the out-of-pocket cost that people with diabetes must pay by focusing on practical solutions that insurers can implement to improve access and affordability:

- Pass rebates received on pharmaceuticals to beneficiaries in the form of reduced prices.
- Remove insulin and diabetes management tools from the deductible so costs do not 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.”

### Why Affordability Matters

Insulin costs have soared, and **people with T1D incur almost three times the level of medical expenses** compared to people without diabetes, according to [one study](#). JDRF believes giving people with diabetes control over their choices and their healthcare costs is not only the right thing to do, it's also the smart thing.

For insurers, quality, affordable coverage helps people with T1D avoid costly emergency room visits, inpatient admissions, and other complications. Moreover, making it easier for people with chronic conditions like T1D to manage their disease is better for the economy as it keeps them healthy and productive and reduces overall healthcare costs.

“I didn't choose to get type one diabetes – my immune system turned on itself when I was 10. I need insurance that makes insulin affordable, so I don't have to choose between insulin and rent, or insulin and food. That shouldn't be a choice anyone has to make.”

– Lala Jackson, 29-year-old with T1D

### How You Can Help!

1. **Email [your insurance companies](#)**, urging them to pass on the drug savings they receive to their members.
2. **Share your support** on social media using #Coverage2Control, and encourage others to join us on [Facebook](#), [Twitter](#) and [Instagram](#) and follow us @JDRFAdvocacy.
3. **Read about JDRF's efforts** to [make insulin more affordable](#) and our position on [achieving insulin access and innovation](#).
4. **Use JDRF's [insurance guide](#)** to advocate to your employers about making insulin affordable and taking other #Coverage2Control steps.
5. **Visit [Coverage2Control.com](#)** to learn more about JDRF's campaign and why insulin affordability matters.