**Subject:** Passing Drug Rebates to Beneficiaries

As a member of your plan and someone affected by type 1 diabetes (T1D), it is important to me that you offer coverage that ensures access to insulin. To make this happen, health insurers can pass drug rebates on to beneficiaries at the point of sale.

People with T1D need to take insulin multiple times a day to stay alive, and skimping on doses can result in costly ER visits, hospital stays, or potentially fatal consequences. When health plans provide access to affordable insulin, they help beneficiaries stay out of the hospital and keep their condition stable. If a beneficiary is in a deductible phase or paying coinsurance on list prices for insulin, the cost of this life-saving drug can be challenging.

Today, manufacturers provide rebates on insulin products, often as much as 70 percent, but those savings are not usually passed on to beneficiaries. UnitedHealthcare recently took the step of announcing it will share drug rebates with a significant portion of their insured population. I urge your organization to pass on rebates for life-saving drugs, such as insulin, directly to your beneficiaries so they have the tools needed to keep themselves stable and out of the hospital.

For people like me and my family, being able to choose and afford the tools we need to control T1D is critical to survival. Predictable and reasonable costs help us plan for medical expenses throughout the year and avoid complications that can occur when we’re forced to choose between paying for insulin and other necessities. Helping us avoid serious complications saves you money, too.

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 control our T1D. Learn more at www.coverage2control.com.

Thank you for your action on this issue.