

# Insulin Affordability Matters

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## **Tell insurance companies:**

### **Keep out-of-pocket costs predictable and reasonable for insulin and diabetes supplies**

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**. For the 1.6 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.

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## **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:

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."

As an organization founded by family members of those with type one diabetes, JDRF has made insulin access a top priority. No one should suffer or die because they cannot afford insulin—that is unacceptable.

Through our Coverage2Control campaign, we've rallied our community to call for insulin manufacturers, health plans, employers, and the government to take action to lower the cost of insulin. JDRF executives have met repeatedly with the leadership of each of the three major insulin manufacturers and called on them to lower costs for insulin. JDRF's Aaron Kowalski has testified before Congress and met with senior Administration officials. JDRF advocates from across the country have met with hundreds of Members of Congress and over 50,000 people have petitioned their health plans.

## **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.

## Our Progress So Far:

**A new federal program** provides insulin coverage for \$35 per month for those on Medicare. Part D beneficiaries were able to choose one of these plans for 2021.

**Walmart launched a lower cost branded insulin** aspart called ReliOn Novolog. The new insulin is \$72.88 per vial and \$85.88 per five-pen box of FlexPens.

**Lilly has lowered costs of insulin** to \$35 per month or less for those with commercial insurance or no insurance, Sanofi expanded its free insulin assistance program for the uninsured, and Novo Nordisk is offering a 90 day free supply to those who have lost their insurance.

**CIGNA and Express Scripts are offering a benefit design** that limits cost sharing for insulin to \$25/month.

**CVS Caremark is offering a benefit design** that limits cost sharing for certain insulin products to \$0.

**JDRF has made information on patient assistance programs**, discount coupons, community health centers, and other resources for low cost insulin available at [www.jdrf.org/costs](http://www.jdrf.org/costs).

**Leading health plans have agreed to pass savings from rebates to customers** at the pharmacy including UnitedHealthcare, Aetna, and Blue Cross Blue Shield of North Carolina.

But more needs to be done, and JDRF will not rest until we have long-term solutions that make life-saving insulin affordable for all, whether someone has Medicare, another kind of insurance, or no insurance at all.

# You Can Help!

## Become an advocate.

Help build and sustain critical support for type 1 diabetes (T1D). Visit [jdrf.org/join](http://jdrf.org/join).

## Share your support.

On Facebook, Twitter and Instagram using #Coverage2Control, and encourage others to join us in this effort, by following @JDRFAdvocacy.

## Visit.

Coverage2Control.com to learn more about JDRF's campaign and why pump choice matters.

Every gift takes us one step closer to curing T1D. Find out how you can support JDRF and make a difference in the lives of people with T1D by visiting [jdrf.org/donate](http://jdrf.org/donate).

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