



INSULIN AFFORDABILITY IN KENTUCKY

Interim Joint Committee on Banking and Insurance

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American Diabetes Association*

*Frankfort, KY
August 21, 2019*

INSULIN AFFORDABILITY



**Insulin
isn't
optional**

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“I have to use state insurance because I can’t afford private insurance. They dropped me last year after I was given a 24 cent raise at work. I had to choose between keeping my head above water financially or taking a pay cut to live.”

D.S., Henderson

“I also go without eating to lower my blood sugar so I won’t have to take as much insulin because I can’t afford to take it like the Dr. prescribes.”

R.D., Danville

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“...people (are pressured) into making choices they shouldn’t have to. Rent vs insulin. Food vs insulin. Each month should not be focused on “how do we pay for insulin.” It should be focused on living healthy with a chronic disease.”

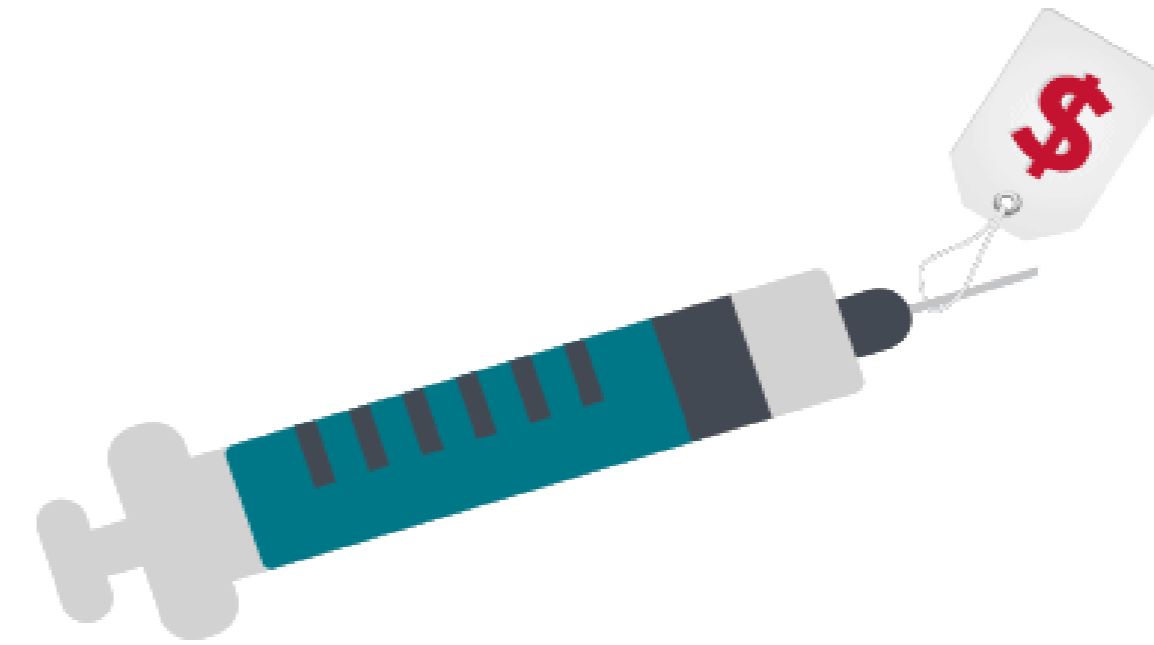
D.A., Lexington

“We will soon be on Medicare and a supplemental policy for insurance and the insulin will be horribly expensive. On a fixed income, that will be very impossible to afford.”

V.A., Owensboro

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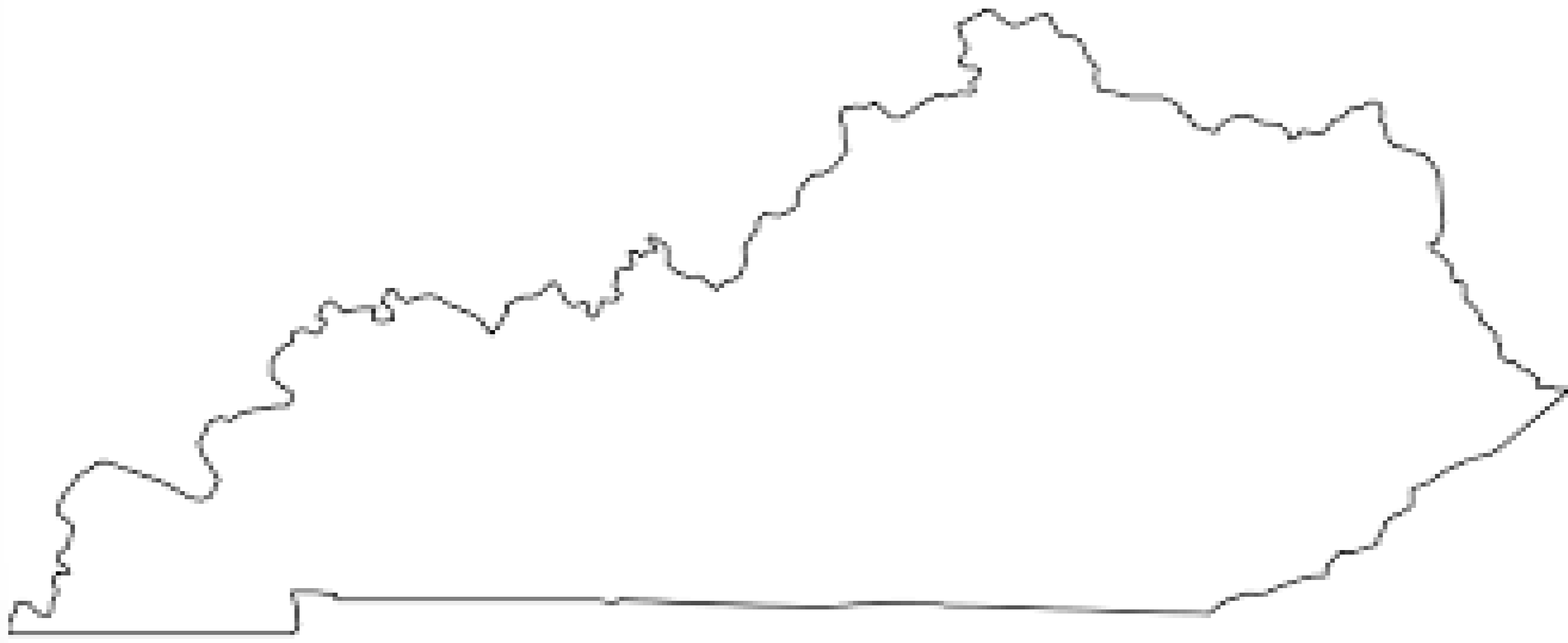
Did you know?
The average price of
insulin nearly tripled
between 2002
and 2013.



makeinsulinaffordable.org

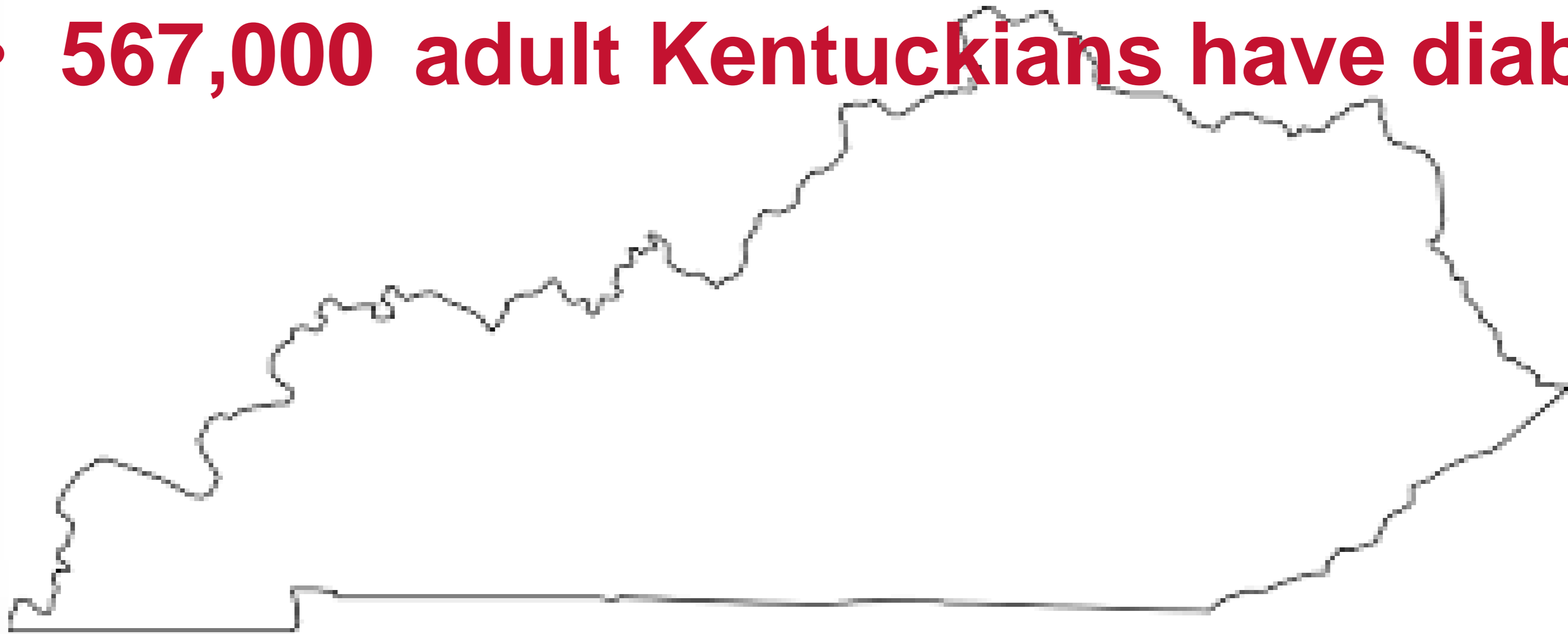


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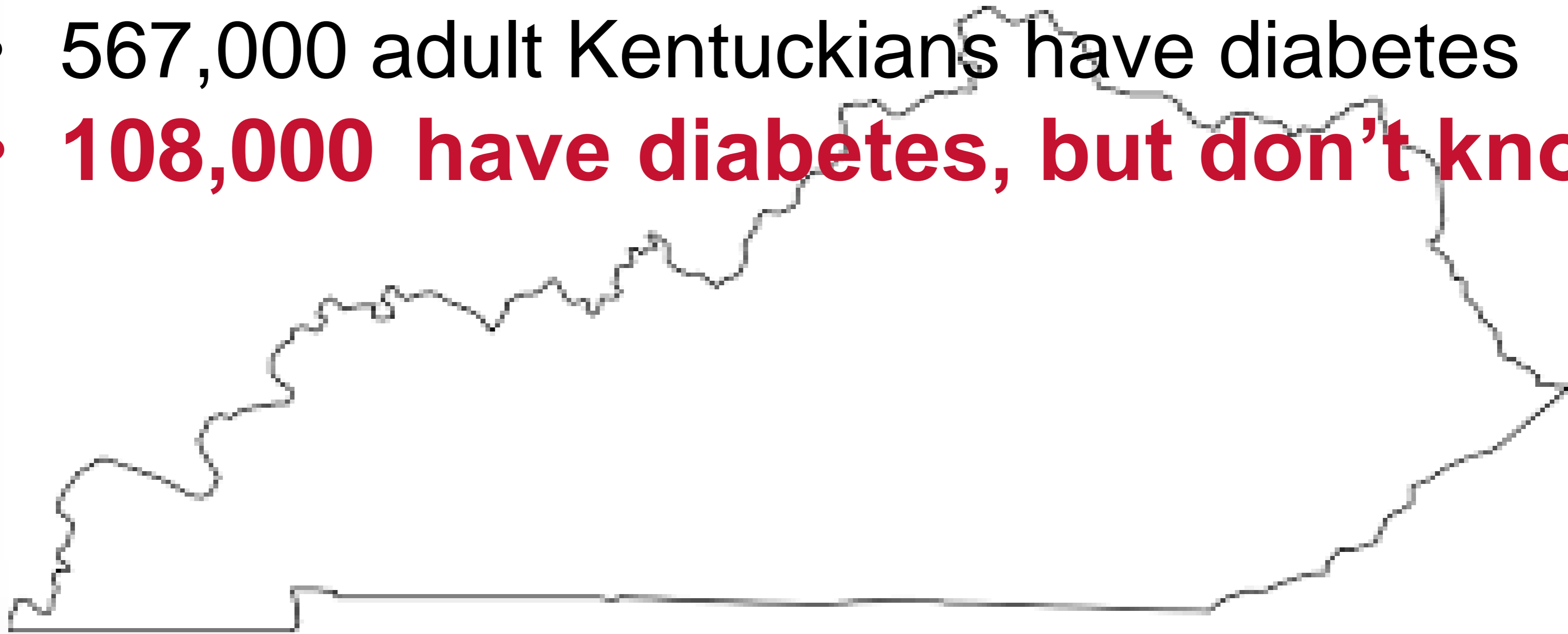
INSULIN AFFORDABILITY

- **567,000 adult Kentuckians have diabetes**



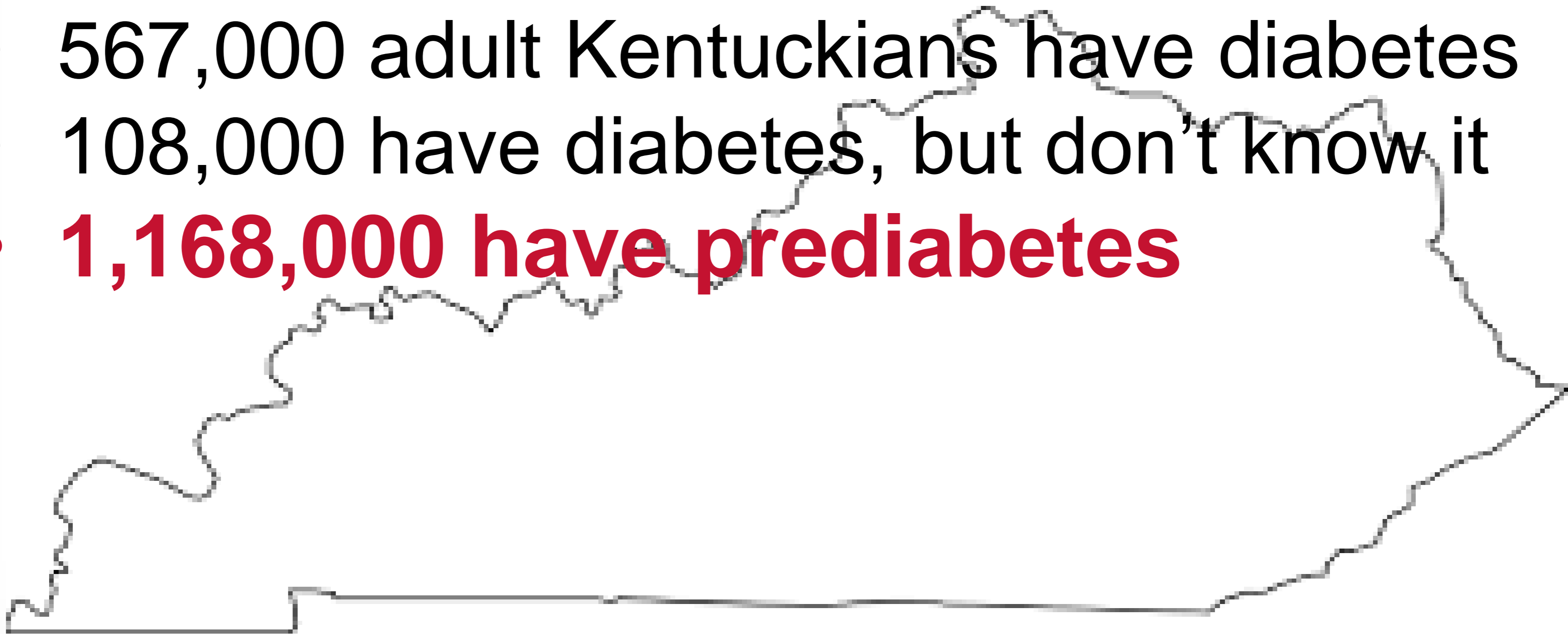
INSULIN AFFORDABILITY

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INSULIN AFFORDABILITY

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INSULIN AFFORDABILITY

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 - 1,168,000 have prediabetes
 - **135,000 newly diagnosed each year**
- 
- A faint, light gray outline map of the state of Kentucky is positioned behind the list of statistics, centered horizontally and vertically.

INSULIN AFFORDABILITY

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INSULIN AFFORDABILITY

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- **\$3.6 billion in direct medical expenses**

INSULIN AFFORDABILITY

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- \$3.6 billion in direct medical expenses
- **\$1.6 billion in indirect medical expenses**

INSULIN AFFORDABILITY



Our Mission:

***To prevent and cure
diabetes and to
improve the lives of all
people affected by
diabetes***

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ADA Board of Directors resolution (11/2016)



- **Substantially increase transparency in pricing**
- **Ensure no person with diabetes is denied affordable access to insulin.**
- **Congressional hearings to identify the reasons for the increases in insulin prices and to ensure that all people who use insulin have affordable access.**

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www.MakeInsulinAffordable.org also contains:

- **Grassroots petition** *(487,000+ signatures as of 8/14/19)*
- **Opportunity to share patient stories regarding struggle to afford insulin**
- **Published research**

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STAND UP FOR AFFORDABLE INSULIN



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Summary of Key Conclusions:

- The current pricing and rebate system encourages high list prices.
- There is a lack of transparency throughout the insulin supply chain.
- People with diabetes are financially harmed by high list prices and high out-of-pocket costs.
- Patient medical care can be adversely affected by formulary decisions.
- The regulatory framework for development and approval of biosimilar insulins is burdensome for manufacturers.



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Summary of Key Recommendations:

- Increase pricing transparency throughout the insulin supply chain.
- Lower or remove patient cost-sharing for insulin.
- Streamline the biosimilar approval process.
- Increase access to health care coverage for all people with diabetes.

PUBLIC POLICY STATEMENT

Improving Insulin Access and Affordability

Krista Maier and Meghan Riley • May 2018

INTRODUCTION

There are more than 30 million Americans with diabetes.¹ Now the nation's most expensive chronic disease, diagnosed diabetes accounts for an estimated \$327 billion in costs per year.² Achieving glycemic control and managing cardiovascular risk factors have conclusively shown to reduce diabetes complications, comorbidities and mortality. Today, many classes of medications and many formulations of insulin are available to effectively manage the metabolic abnormalities for individuals with diabetes. However, the affordability of medications in general, and insulin specifically, is of great concern to people with diabetes, their families and healthcare providers. For millions of people living with diabetes, including all individuals with type 1 diabetes, access to insulin is literally a matter of life and death. The average list price of insulin has skyrocketed in recent years, nearly tripling between 2002 and 2013.³

KEY TAKEAWAYS

- Insulin costs have been steadily increasing, forcing many people with diabetes to choose between purchasing this life-sustaining medication or paying for other necessities.
- Earlier this month, the ADA's Insulin Access and Affordability Working Group released findings from their research and stakeholder discussions.
- This Public Policy Statement provides an array of short-term and long-term recommendations to help shed light on the issue, to combat increasing insulin costs, and to improve affordable access to medications, including:
 - Streamlining the biosimilar approval process;
 - Increasing pricing transparency throughout the insulin supply chain;
 - Lowering or removing patient cost-sharing for insulin;
 - Increasing access to health care coverage for all people with diabetes.

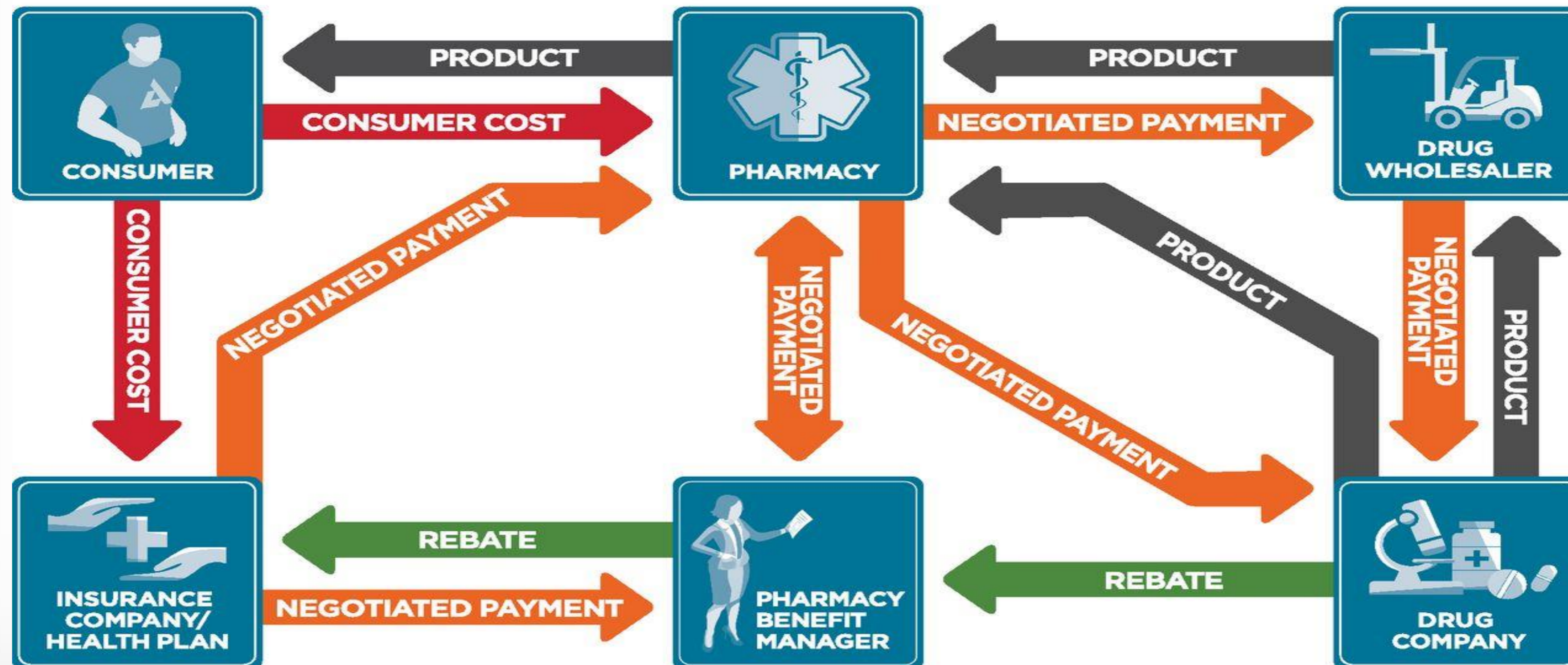
 American Diabetes Association.

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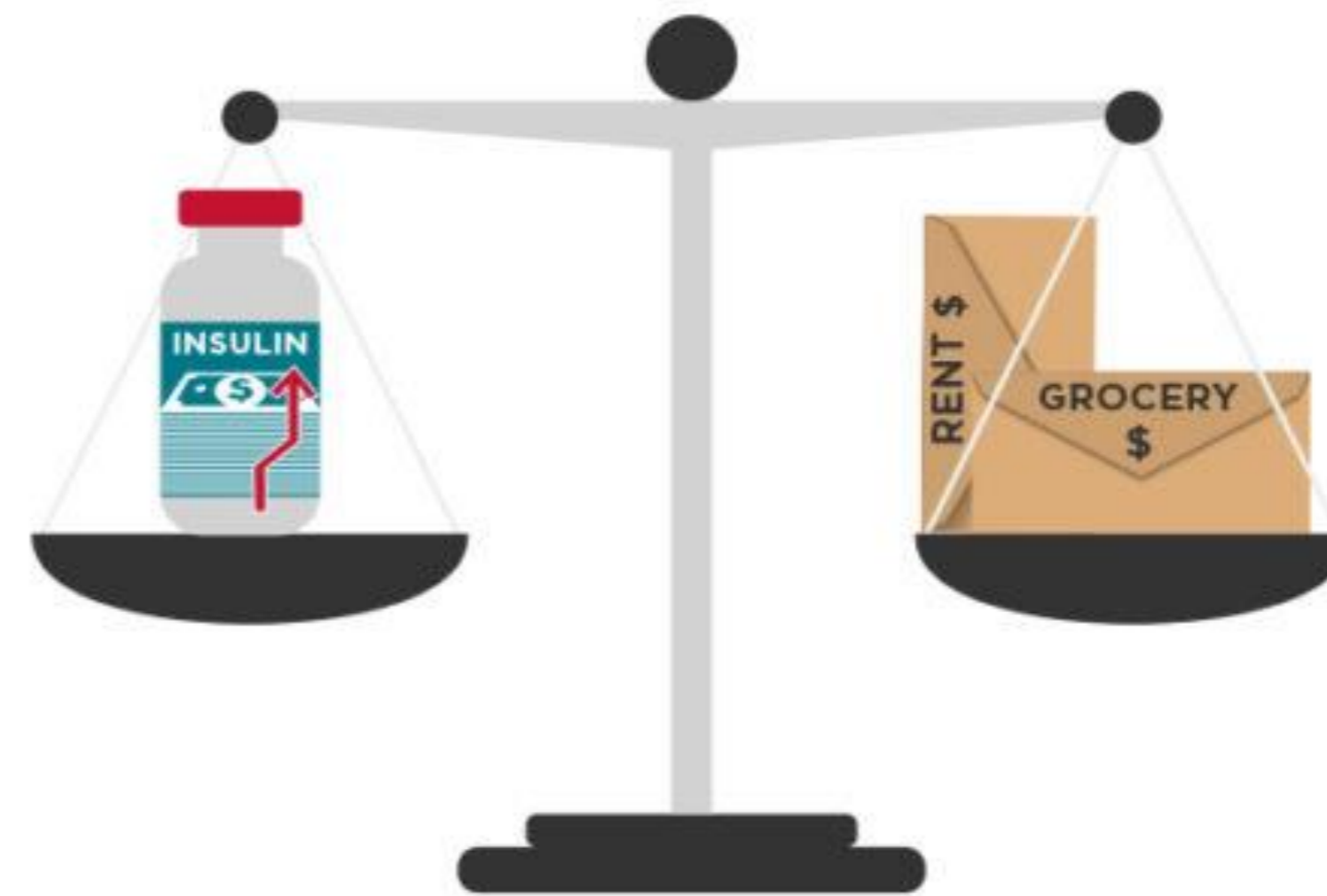
Insulin Supply Chain: A Complex System



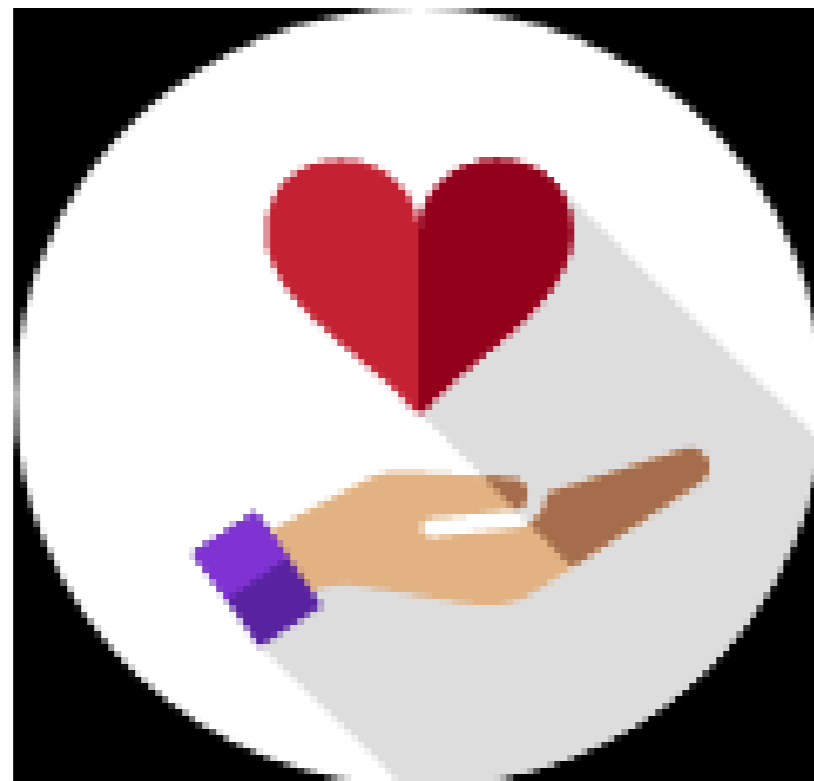
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Did you know? Some people with diabetes have to choose between insulin and other necessities.

makeinsulinaffordable.org



INSULIN AFFORDABILITY



www.insulinhelp.org

If you're struggling to pay for insulin, ADA can help. We've consolidated all the resources you need so that you can find help, fast.

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The screenshot shows the Kentucky General Assembly website. The header includes the text 'Kentucky General Assembly' and a navigation bar with links: Legislators, Committees, Bills, Kentucky Law, Public Services, and Legislative Research. Below the navigation bar, a breadcrumb trail reads: Home / Legislation / 2019 Regular Session / House Bills / House Bill 502. The main content area is titled 'House Bill 502' with a sub-link 'Actions'. A table below provides details about the bill's history and sponsorship.

Last Action	02/21/19: to Banking & Insurance (H)
Title	AN ACT relating to prescription drugs.
Bill Documents	Introduced 
Bill Request Number	1271
Sponsor	D. Bentley

HB 502

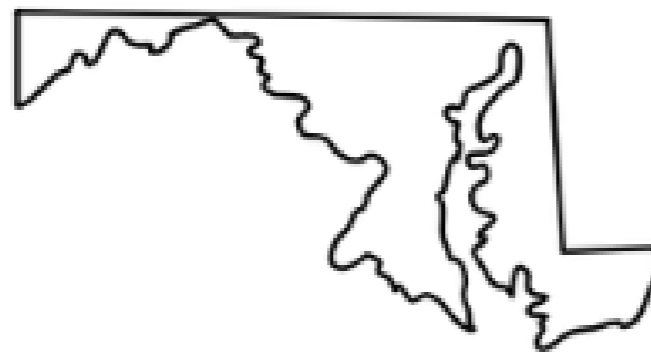
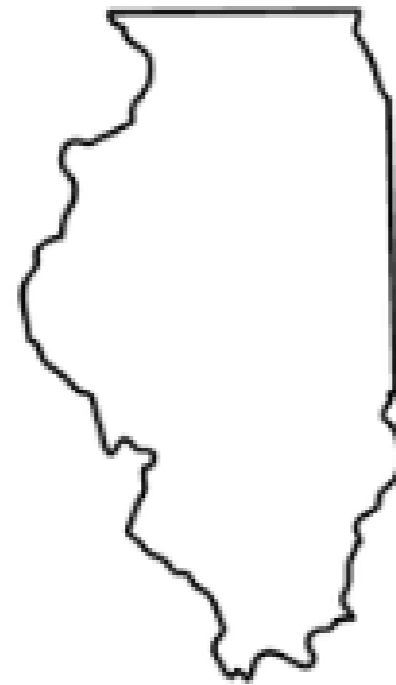
**Rep. Danny
Bentley**

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Colorado Governor Jared Polis signing “first-in-the-nation” insulin co-pay cap bill into law.

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Kentucky General Assembly

Legislators ▾ Committees ▾ Bills Kentucky Law ▾ Public Services ▾ Legislative Research Com

Legislation / 2020 Regular Session Prefiled / Prefiled Bill Requests / Bill Request 105

Bill Request 105

Title	AN ACT relating to prescription insulin.
Bill Documents	Original
Sponsors	D. Bentley
Summary of Original Version	Amend KRS 304-17A.148 to cap the cost sharing requirements for prescription i January 1, 2021.
Index Headings	Drugs and Medicines - Prescription insulin drugs, cost sharing, capped Effective Dates, Delayed - Prescription insulin drugs, cost sharing, January 1, 20 Insurance, Health - Prescription insulin drugs, cost sharing, capped



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Legislative Recommendations:

- **Require transparency throughout the insulin supply chain**
- **Lower or remove patient cost-sharing for insulin**
 - **Cap co-pays for insulin**
 - **Exempt insulin from the deductible**
- **Ensure value of co-pay assistance programs apply toward a patient's deductible**

INSULIN AFFORDABILITY

#EveryDay Reality

- **More than 30 million Americans have diabetes**
- **Approximately 7.4 million of them rely on insulin**
- **Average price of insulin has nearly tripled between 2002-2013**
- **One in four are using less insulin than prescribed due to high costs**

