

Affordable Access to Insulin

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Kentucky Banking & Insurance Committee Interim Joint Meeting
August 21, 2019



Who We Are

National Diabetes Volunteer Leadership Council



501(c)(3) patient advocacy organization committed to securing effective, affordable health care and a discrimination-free environment for every person affected by diabetes



Our members - all former leaders of national diabetes organizations - combine their passion for advocacy with decades of diabetes experience and leadership to advance patients-first policies at the local, state and national levels

ndvlc.org


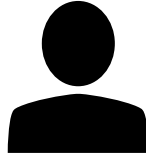
Affordable Access to Insulin

1. What's the problem
2. How we got here
3. How people with diabetes are impacted
4. What legislators can do about it

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What's the Problem?

THE EXPENSE OF INSULIN	MONTHLY COST @ LIST	MONTHLY COST \$35 COPAY/ 30% CO INSURANCE
Type 1 Pump User Cost		
Insulin	\$562.00	\$35.00
Cartridges	\$26.30	\$7.89
Infusion Sets	\$118.80	\$35.64
Test Strips	\$128.00	\$38.40
Total Cost Per Month	\$835.10	\$116.93

What's the problem?

High Costs can Lead to Dangerous Rationing

1 IN 4 PATIENTS SURVEYED AT A LEADING NATIONAL DIABETES CLINIC
REPORTED COST-RELATED INSULIN UNDERUSE¹



1. Herkert D, Vijayakumar P, Luo J, et al. Cost-Related Insulin Underuse Among Patients With Diabetes. *JAMA Intern Med.* 2019;179(1):112-114.
doi:10.1001/jamainternmed.2018.5008

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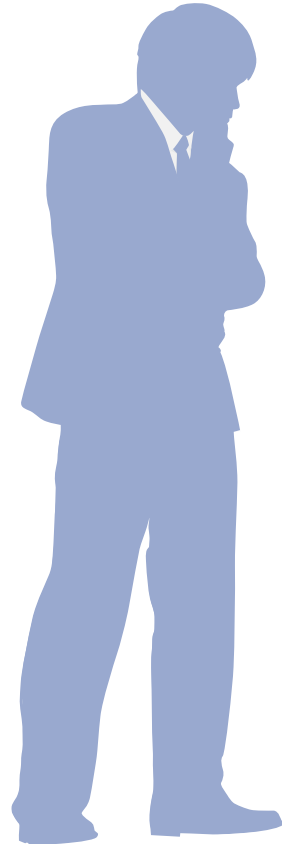
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How We Got Here

HIGH INSULIN COSTS ARE A SYMPTOM OF **DEEPER SYSTEMIC PROBLEMS**

More health costs shifting to people with diabetes - without distinguishing essential vs discretionary care

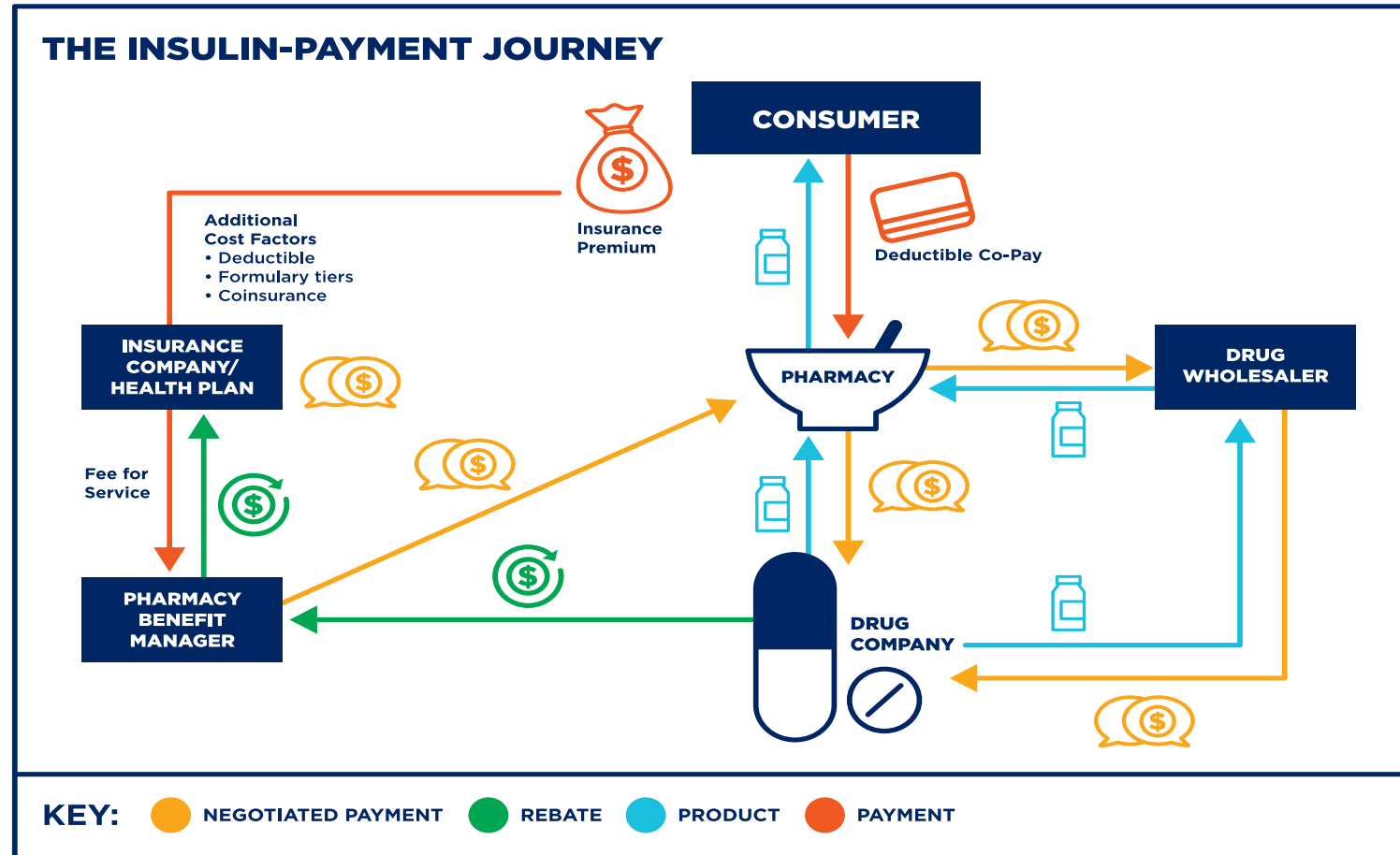
- Increase in high deductible health plans
- Combined medical and pharmacy deductibles
- Shifts from flat co-pays to co-insurance



As drug delivery and payment systems have grown more complex and opaque

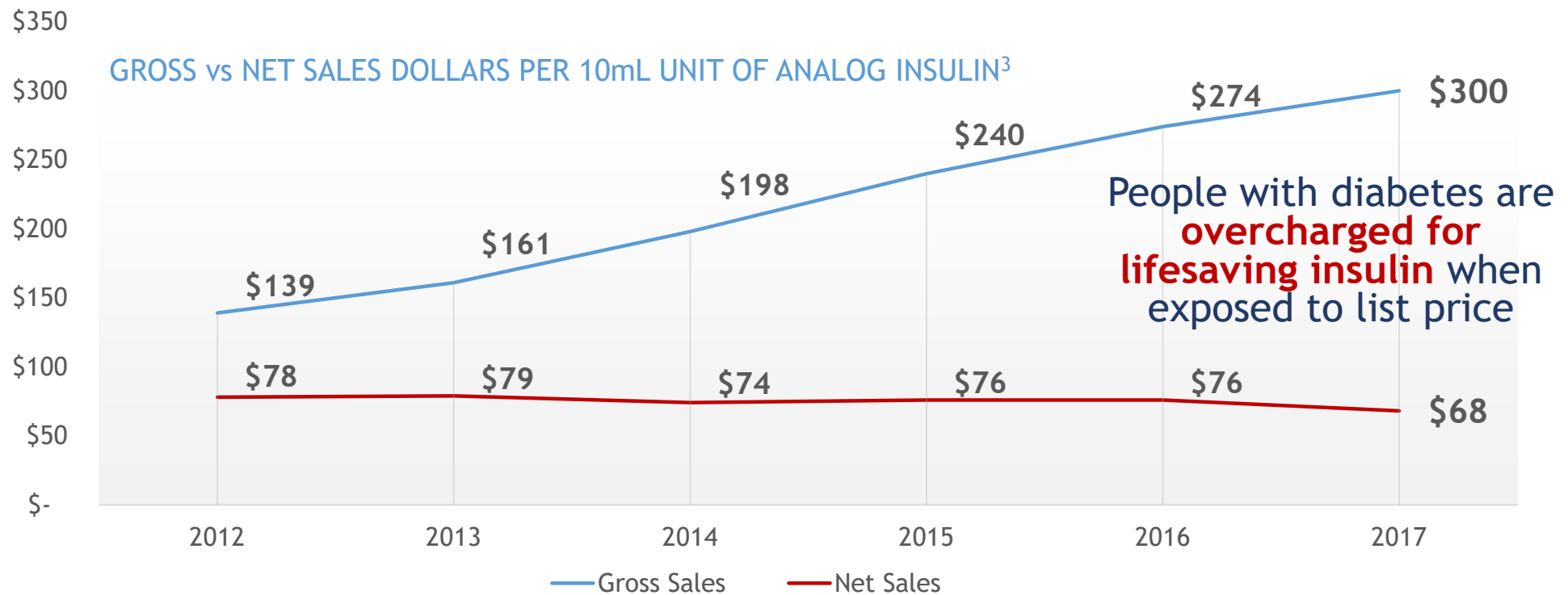
- Drug prices rise as multiple entities claim a slice of the pie
- Insurers & PBMs use rebates and formularies to direct treatment decisions - *Covering what nets the plan more \$\$ vs what works best for the individual*

How We Got Here: A Flawed System



Insulin List Prices Far Exceed Net Cost

INSULIN REBATES CAN TOP 60%¹ - 2x AVERAGE FOR ALL Rx²



1. Bloomberg <https://www.bloombergquint.com/onweb/2016/09/29/novo-nordisk-job-cuts-diabetes-drug-price-war-casualties>.
2. IQVIA Institute. Medicine Use and Spending in the U.S.: A review of 2018 and Outlook to 2023. May 2019. <https://www.iqvia.com/institute/reports/medicine-use-and-spending-in-the-us-a-review-of-2018-and-outlook-to-2023>
3. Lilly USA, LLC. Response letter to Sens. Collins and Shaheen, Chairs of the Senate Diabetes Caucus, May 4, 2018. Figures represent Humalog gross and net sales dollars per unit. Lilly reported five years of data, but the American Diabetes Association found gross and net prices started to diverge around 2007.

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Kentuckians may be Overcharged for Insulin

Consumers might pay MORE for “covered” insulin than:

- The net cost to their insurance plan
- Discount cash price
- Pharmacy full cash price

In a recent NDVLC study,
1 vial of analog insulin **cost less** using
GoodRx, InsideRx and Blink Health

Local retail
pharmacy cash
prices

**\$100 -
200**

Patient out-of-
pocket cost in a
sample HDHP

\$90

What legislators can do about it

Raise Awareness: Help is Available Today

No one should have to ration lifesaving insulin
It's OK for people to ask for help if they're struggling

Understand and
maximize coverage

Ask for cash prices

Use retail discount
programs

Enroll in
manufacturer
discount or patient
assistance programs

Check prices at
member
warehouses

Find a community
health center or
other low-cost
health provider

Talk to employers
about insulin costs -
NDVLC can help!

Talk to their
diabetes care team
about lower cost
options

Learn more at ndvlc.org/reduce

Help is available (and programs are improving & expanding) For Uninsured AND Underinsured

LILLY	NOVO	SANOFI
<p>Lilly Diabetes Solution Center</p> <p>Emergency voucher Co-pay cards/assistance *new* Insulin Lispro authorized generic</p>	<p>NovoCare Patient Affordability and Access Support</p> <p>Co-pay cards/assistance Cost sharing calculator \$25 Novolin ReliOn</p>	<p>Insulins Valyou Savings Program</p> <p>*new* \$99 per Rx up to 10 pens/vials per month</p> <p>All Sanofi insulins</p>
www.insulinaffordability.com	www.novocare.com	https://www.teamingupfordiabetes.com/sanofidiabetes-savings-program

Patient-Centered State Action

Eliminate consumer exposure to excess cost burden

First dollar coverage for insulin and other diabetes necessities

Rebate pass through

Reduce consumer costs at the pharmacy counter

Prohibit pharmacy gag clauses

Count all payments toward deductibles and out-of-pocket max

Improve consumer access to medically appropriate treatment

Clear appeals process with quick adjudication

Prescriber prevails in non-medical switching

Fee-only PBM contracts

State Employees

Medicaid

Meaningful transparency reporting

Savings vs Spreadsheets

- *Does it address the full supply chain?*
- *Will the information help lower consumer costs at the pharmacy counter?*

Questions?



Thank You