

Chairwoman and members of the Committee,

I am here to introduce Senate Bill 2370, which builds on a successful pilot program within the North Dakota Public Employees Retirement System (NDPERS). This bill seeks to extend the \$25 monthly cap on insulin and diabetic supplies to fully-insured plans under the commercial insurance market, ensuring broader access for consumers to access insulin.

### **History Leading Up to This Point**

In 2023, Senate Bill 2140 created a pilot program within NDPERS to cap insulin and related supplies at \$25 per month. This approach aimed to improve affordability without overburdening the health plan. The pilot data showed:

- **Member Savings:** An average of \$80.15 saved per month per member.
- **Minimal Cost Impact:** Only 0.14% of premiums, with no significant increase in utilization.

### **Why the Bill Is Important**

- **Complementary to Existing Efforts:** While private insurers have taken steps to address affordability, this bill provides consistency and predictability across the broader market.
- **Reducing Financial Barriers:** According to the NovaRest report, **300–400 additional** individuals will have access to affordable insulin, reducing rationing and improving outcomes.
- **Preventive Health Savings:** Affordable insulin reduces long-term complications like heart disease and kidney failure, **lowering costs of healthcare over the long term.**

This bill mirrors HB 1114, which was the direct result of the pilot project from the last legislative session.

This legislation builds on the results of the NDPERS pilot project which shows that we can make insulin accessible and affordable without excessive premium increases.

Thanks for your time and consideration. I respectfully ask for a "Do Pass" recommendation.

Sean Cleary

State Senator

District 35