

1.19.2021

Good morning, Chairman and members of the committee. Thank you for hearing such an important bill today. My name is Christine Fallabel, and I am the Director of State Government Affairs and Advocacy for the Americans Diabetes Association. We support SB2183 and urge you to as well.

As we've heard today, people with diabetes are facing a crisis. A vial of insulin in 1996 had a list price of \$21. Today, that same bottle of insulin has a list price of over \$300. Advances in research and development and technology have been life-changing, but the chemical formulary for insulin has not changed in over two decades. People with diabetes are sometimes forced to choose between insulin and rent or insulin and food to survive. For a chronic, autoimmune disease that is not preventable and has no cure, that seems unnecessarily excessive and dangerous.

Health insurance plans, and specifically, high deductible health plans (which is the most common type of health insurance plan) offer people a way to have coverage that costs less per month in their premiums, but have a higher bar to reach before full coverage for medicine, like insulin, kick in. Insulin is a chronic disease management medicine. Without it, people with diabetes die, and very quickly. People with diabetes also require a lot of it: averaging 2-4 vials per month. So when deductibles are high, people, even with insurance, end up paying upwards of \$1200 per month simply to live, or they're rationing their meds, which leads to deadly complications and high costs to the state.

This bill would alleviate a lot of strain for people by capping the co-pay of insulin, ensuring access to their life-sustaining medicine while longer-term policy solutions are investigated at both the state and federal level. The first state to cap the co-pay for insulin was Colorado in 2019, and since then 13 more states (plus DC) have passed similar caps, without increasing the cost of health insurance for residents. Additionally, there is pending legislation in over 20 more states. We need to join this movement.

We believe that no individual in need of life-sustaining insulin should ever go without due to prohibitive costs. We support SB 2183 and urge you to vote yes. Thank you for your time today.

Christine Fallabel, MPH

A handwritten signature in black ink, appearing to read 'Christine Fallabel', written in a cursive style.

Director, State Government Affairs
The American Diabetes Association

