



## **Increasing Access to and Affordability of Insulin**

Insulin is a lifesaving medication, and AADE believes that all entities must work to provide accessible and affordable insulin to all people with diabetes. In the United States alone more than 100 million adults are now living with diabetes or prediabetes.<sup>1</sup> For many with diabetes, insulin therapy is not an optional treatment but rather necessary for survival. Despite the increasing rate of diabetes in this country, and the critical importance of insulin for individuals diagnosed with diabetes, the price of insulin has nearly tripled in the past fifteen years making it difficult for people with diabetes to afford the medication that they need to live. The drivers that determine the cost of insulin are complex and involve multiple stakeholders. AADE advocates for a comprehensive assessment of the entire supply chain to identify ways to ensure people with diabetes have access to insulin.

AADE has identified the following principles to guide our efforts to advocate for improved access to insulin for people with diabetes:

- All people with diabetes must have affordable access to the insulin they need to live and have the best quality of life.
- Greater transparency is required across the supply chain to allow for the complete understanding of how the cost of insulin is determined.
- Insulin therapy is not a one size fits all approach. Care decisions must be made between the person with diabetes and his/her healthcare provider(s), and not driven by external factors such as cost management, formulary changes, or access.
- All entities including providers, health systems, pharmaceutical companies, pharmacy benefit managers (PBMs), and payers must always put the person with diabetes first in their decision-making process.
- Shared-decision making is critical to person-centered diabetes care. People with diabetes must have access to the appropriate tools, resources, and information to participate in the decision-making process as to how best to self-manage their diabetes.
- Cost-savings must be passed on to the person with diabetes at the point-of-sale.
- Out-of-pocket expenses for people with diabetes must be reduced significantly. Cost-sharing could be limited to a co-pay only to help people with diabetes anticipate and plan for their healthcare costs.
- People with diabetes and healthcare consumers must have easy access to up-to-date cost information.

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<sup>1</sup> Centers for Disease Control and Prevention. National Diabetes Statistics Report. <https://www.cdc.gov/diabetes/pdfs/data/statistics/national-diabetes-statistics-report.pdf> . Accessed March 21, 2019.

- People with diabetes and providers need access to the most updated formulary and cost information in electronic medical records (EMR) and when accessing health plan information.
- People with diabetes and providers must be informed about cost-savings programs, like Patient Assistance Programs (PAPs) and low-income assistance programs, like Extra Help or State Pharmaceutical Assistance Programs (SPAPs). AADE has prepared a hub of resources on PAPs and affordability initiatives available to people with diabetes. Learn more at [DiabetesEducator.org/Affordability](https://DiabetesEducator.org/Affordability).
- PAPs must continue to work with stakeholders in the diabetes community to simplify and communicate eligibility requirements and application processes. These programs must also be expanded and made more inclusive.
- Policymakers must address coverage gaps and improve access and affordability for Medicare beneficiaries and those covered by other federal programs, especially those with limited or no access to PAPs.
- Employers must consider their role in supporting the health and wellness of their employees as they design their benefit programs. Employers must work to offer health plans that include broad-based coverage and reduce/limit cost-sharing for employees.
- Policymakers must continue to eliminate policies and rules, like gag clauses, which prevent pharmacists from discussing less expensive options for purchasing medications with consumers and patients.
- The Federal government and other policymakers must promote the development and implementation of programs that reduce costs, improve care, and foster innovation.

Resources:

- [AADE Access & Affordability Resources for Diabetes](#)
- [Increasing Insulin Affordability: An Endocrine Society Position Statement](#)
- [DPAC's Affordable Insulin Project](#)