



MARYLAND CITIZENS' HEALTH INITIATIVE

2600 ST. PAUL STREET BALTIMORE, MD 21218

P: (410)235-9000

F: (410)235-8963

WWW.HEALTHCAREFORALL.COM

**Testimony of Maryland Citizens' Health Initiative on
Senate Bill 353 – Health Insurance – Prescription Insulin Drugs –
Limits on Copayment and Coinsurance (Insulin Cost Reduction Act)**

Position: *Support*

February 9, 2022

Madam Chair and Members of the Senate Finance Committee;

The Maryland Citizens' Health Initiative (MCHI) -writes to express our support of **Senate Bill (SB) 353, the Insulin Cost Reduction Act**. SB 353 would establish a cap on copayments and coinsurance to limit what covered patients are required to pay to no more than \$30 for insulin drug prescriptions for a 30-day supply. While similar legislation by Delegate Reznik (2020's HB 134) resulted in voluntary action to reduce insulin cost-sharing by CareFirst, many Marylanders continue to face a health crisis due to insulin costs. We thank Senator Lam for continuing to address the skyrocketing costs of insulin by introducing SB 353, which would further establish important patient protections for covered Marylanders and we urge a favorable report.

Insulin, despite having originated in the 1920s, has become increasingly expensive due to accumulating yearly price hikes from manufacturers. The cost of insulin doubled between 2012 and 2016 alone¹, placing a growing burden on individuals living with diabetes and resulting in an increase of insulin-rationing². This self-rationing may result in deadly or life-altering complications such as blindness, kidney failure, or loss of limbs. Additionally, the burdensome costs are an unnecessary stressor on Maryland families, forcing some patients to choose between their life-saving medication and other necessities, like rent or groceries. Maryland can and must act to help remedy this issue, and SB 353 would implement important patient protections.

SB 353 is an important step towards ensuring that all Maryland patients can afford the insulin that they need. Thanks to the leadership of this Committee, the Maryland General Assembly established a first-in-the-nation Prescription Drug Affordability Board in 2019—in addition to this legislation, we encourage this issue to be further examined by the Prescription Drug Affordability Board so that all Marylanders who rely on insulin, including the uninsured, are able to afford this life-saving medication. Insulin pricing is a complex issue, and a comprehensive solution requires thorough review of several factors, including unintended consequences that may result. MCHI urges the additional consideration of actions that include a focus on the entirety of the supply chain to build on SB 353 and the previous strides made in 2020.

MCHI remains committed to ensuring all Marylanders are able to afford their medication, because drugs don't work if people can't afford them.

¹ https://healthcostinstitute.org/images/easyblog_articles/267/HCCI-Insulin-Use-and-Spending-Trends-Brief-01.22.19.pdf

² <https://www.npr.org/sections/health-shots/2018/09/01/641615877/insulins-high-cost-leads-to-lethal-rationing>