



TESTIMONY TO THE HOUSE AND GOVERNMENT OPERATIONS COMMITTEE

HB 1397: Prescription Insulin Drugs- Limits on Copayment and Coinsurance (Insulin Cost Reduction Act)

POSITION: Support

BY: Nancy Soreng, President

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The League of Women Voters of Maryland (LWVMD) **supports House Bill 1397**, which would limit the cost of insulin copayments and coinsurance for many patients to no more than \$30 a month.

Following a two-year national study, League members came to consensus that every U.S. resident should have access to a basic level of care that includes the prevention of disease, health promotion and education, primary care (including prenatal and reproductive health), acute care, long-term care, and mental health care.

Per the American Diabetes Association, 11.8% of Maryland's adult population has diagnosed diabetes. Uncontrolled diabetes can lead to serious or fatal complications such as cardiovascular disease, stroke, renal failure, neuropathy, blindness, or amputation.

Frederick Banting, one of the discoverers of insulin, sold its patent to the University of Toronto in 1921 for \$1.00, famously saying: "Insulin does not belong to me, it belongs to the world." **And yet, one hundred years later, the high cost of insulin makes it impossible for some diabetics who rely on it to afford it. Even for those with insurance coverage, copays can be so expensive that some patients self-ration their insulin, reducing prescribed dosages or skipping some altogether. This practice can lead to death. High copays for insulin must be lowered so that financial pressure won't force patients to make decisions that can endanger their lives.**

One of the recommendations of The Endocrine Society's January 12, 2021 Position Statement on *Addressing Insulin Access and Affordability* was to limit insulin copays to no more than \$35 a month. The proposed federal Build Back Better Bill (HR 5376) included that very recommendation, but the bill did not pass. Maryland also had introduced legislation to limit insulin copays (SB 410 in 2019, and HB 134 in 2020), but those bills failed as well.

Now is the time for Maryland to finally pass legislation to help patients pay for their insulin. Other states have successfully passed laws capping copays at amounts ranging from \$25 to \$100 per month. Colorado's bill was the first, in January 2020. Since then, per the diabetes advocacy organization *diaTribe Change*, fourteen other states have passed similar legislation, including

Connecticut, Delaware, Illinois, Maine, Minnesota, New Hampshire, New Mexico, New York, Texas, Utah, Vermont, Virginia, Washington, and West Virginia.

While **House Bill 1397** is not a perfect solution, in that it doesn't protect all insulin-dependent diabetics from high out-of-pocket costs, it is a crucial first step. Maryland patients need the protection from prohibitively expensive insulin costs that this legislation would provide.

The League urges the committee to give a favorable report to House Bill 1397.