



In Favor of: Senate Bill 646 (HB 970)

Health Insurance – Insulin – Prohibition on Step Therapy or Fail-First Protocols

Monica Billger, State Government Affairs Director

American Diabetes Association

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Chair Beidle, Vice Chair Hayes and Honorable Members of the Senate Finance Committee:

Thank you for the opportunity to speak on behalf of the American Diabetes Association and the over half million Marylanders living with diabetes. The ADA expresses our **support** for diabetes champion Senator Muse and **Senate Bill 646** – which prohibits certain insurers, nonprofit health service plans, and health maintenance organizations from imposing a step therapy or fail-first protocol for insulin.

The ADA commends Maryland for its strong patient-centered leadership in addressing the diabetes epidemic and affordable, timely access to treatment. Because many patients with diabetes rely on insulin to manage their condition and prevent life-threatening complications we want to build on existing best practices through this important legislation. SB 646 ensures that providers, not insurers, have the final say in selecting the appropriate insulin for their patients now and in the future.

Insulin is not a "one size fits all" medication, and access to the right insulin at the right time is critical for effective diabetes management. Diabetes is a chronic condition that requires precise management, and unnecessary delays can cause long-term damage to patients' health, including increased risks for heart disease, kidney failure, nerve damage, and blindness. Step therapy can delay access to optimal insulin, potentially leading to uncontrolled blood sugar levels, hospitalization, or worse. We have heard from folks around the country - stories where patients allergic to certain insulins are developing rashes - even going into anaphylactic shock - and still not being able to access their insulins due to step therapy requirements.

These preventable health emergencies not only jeopardize patient health but also increase healthcare costs for both patients and the system as a whole. Insulin is a life-saving medication, and Marylanders should not be subject to potentially harmful delays in accessing the treatment that best suits their medical needs.

We respectfully request the committee for a favorable report, thank you.