

Testimony of Tom Swan

Executive Director of Connecticut Citizen Action Group (CCAG)

Before the Insurance and Real Estate Committee

In Support of

SB 1 and HB 5175 AN ACT CONCERNING DIABETES AND HIGH DEDUCTIBLE HEALTH PLANS

H.B. No. 5251 AN ACT ESTABLISHING A TASK FORCE TO STUDY HEALTH INSURANCE COVERAGE FOR UNDOCUMENTED IMMIGRANTS IN THIS STATE

Senator Lesser, Representative Scanlon and other members of the Insurance and Real Estate Committee, my name is Tom Swan and I am the Executive Director of the Connecticut Citizen Action Group (CCAG). On behalf of our thousands of members we thank you for raising SB 1 and HB 5175 AN ACT CONCERNING DIABETES AND HIGH DEDUCTIBLE HEALTH PLANS and H.B. No. 5251 AN ACT ESTABLISHING A TASK FORCE TO STUDY HEALTH INSURANCE COVERAGE FOR UNDOCUMENTED IMMIGRANTS IN THIS STATE and urge passage.

Insulin was first developed decades ago and the formula has not changed. A person with type 1 diabetes incurred annual insulin costs of \$5,705, on average, in 2016. The average cost was roughly half that at \$2,864 per patient in 2012, according to a report released last year by the nonprofit Health Care Cost Institute.

A 2019 report from Public Citizen cited a paper from the Right Care Alliance that “[reported](#) Eli Lilly, Sanofi and Novo Nordisk, the three major manufacturers of insulin in the U.S., currently mark up the price of their insulin products by as much as 5,000 percent above the actual costs of manufacturing the drugs.

The outrageous price of insulin clearly is harming patients. A [study](#) published in the January 2019 issue of the *Journal of the American Medical Association Internal Medicine* examined how often patients underuse their insulin because of cost. The study researchers surveyed 199 outpatients with type 1 or type 2 diabetes who were prescribed insulin and seen at the Yale Diabetes Center from June to August 2017. One-quarter of these patients reported underusing insulin because of cost. Unsurprisingly, the patients who reported cost-related insulin underuse had worse blood sugar control than those who did not underuse insulin. This is putting lives at risk and driving up health care costs due to inability to afford these preventative measures. The Committee’s proposed cap is a step in the right direction.”

We also applaud your looking to address some of the issues related to high deductible health plans; however, we would prefer to outlaw high deductible plans to the degree possible. They are an industry scheme designed to push costs on to families and disincentivize usage by people who need to access care. The proposals being considered today are a good start in protecting patients but need to be considered just a start.

Finally, I want to offer our strong support for H.B. No. 5251 AN ACT ESTABLISHING A TASK FORCE TO STUDY HEALTH INSURANCE COVERAGE FOR UNDOCUMENTED IMMIGRANTS IN THIS STATE. Ensuring everyone has access to coverage is not only the morally correct thing to do, it is the smart thing to do.

The current chaos surrounding a possible world pandemic around the Coronavirus is irrefutable evidence of the importance of everyone being able to access care.

Thank you for consideration.