

Insurance and Real Estate Committee JOINT FAVORABLE REPORT

Bill No.: SB-1

Title: AN ACT CONCERNING DIABETES AND HIGH DEDUCTIBLE HEALTH PLANS.

Vote Date: 3/3/2020

Vote Action: Joint Favorable

PH Date: 2/25/2020

File No.:

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SPONSORS OF BILL:

Insurance and Real Estate Committee

REASONS FOR BILL:

The bipartisan bill was made to address the issue of many citizens in the State of Connecticut not being able to afford their Diabetes medications and to counteract the rising cost of managing the disease

RESPONSE FROM ADMINISTRATION/AGENCY:

Shawn T. Wooden, Treasurer State of Connecticut supports the bill as it addresses the increasing cost of insulin. Discussions are actively being had with various pharmaceutical companies such as Lilly and Novartis that manufacture diabetes related prescriptions to help further reduce costs.

Ted Doolittle, Office of the Healthcare Advocate support the bill as it will help one in ten Connecticut residents who have been diagnosed with diabetes. Medical expenses for those with diabetes are 2.3 times higher than those without. The bill does not address the underlining issue of overpricing of the drug and suggests the legislature introduce mechanisms to address that.

Kevin Lembo, Comptroller, State of CT stated this bill is a step to end this cycle of exploiting individuals with diabetes and their families. By capping the cost of insulin at \$50 and supplies at \$100, the state is recognizing the complexity of treating diabetes, while providing real relief and stability to people and families in Connecticut suffering from diabetes. Each month, patients and families will know what they will have to pay and will no longer be subject to surprise costs at the pharmacy counter. The emergency insulin provision of this bill will save lives in Connecticut. Here, people who have expired insulin prescriptions or are without a prescription, but are in dire need of insulin, will be able to get an emergency 30-day

supply up to three times a year. This means that mistakes or emergencies no longer lead to deadly consequences, and people will no longer be forced to ration their insulin or purchase emergency supplies from unregulated sources. This provision creates a true safety net for ALL individuals and families living with diabetes. Tens of thousands of Connecticut people depend on insulin to live – and many struggle to afford it. The caps on insulin and diabetes supplies will have significant impacts on those covered in the fully insured market and access to emergency prescriptions of insulin will benefit all of CT residents.

NATURE AND SOURCES OF SUPPORT:

Senator Martin Looney, 11th District, President Pro Tempore testified that 355,000 people in CT or 11.4% of the adult population has diabetes. 997,000 people in our state or 36.5% of the adult population have prediabetes with blood glucose levels higher than normal, but not yet high enough to be diagnosed as diabetes.

This bill comes at a critical time and he strongly supports capping the monthly out of pocket costs of insulin, delivery devices, and other drugs used to treat diabetes for insurance individuals. No person should die simply because he or she does not have immediate access to a prescription for insulin. Section 3 of this bill will authorize pharmacists to distribute emergency insulin will literally saves lives.

Senate Democratic Caucus states the cost of insulin for diabetes has skyrocketed over recent year with the prices of the most widely used insulins between 2202 and 2003. In 2016 the typical Type 1 diabetes patient paid an average of \$5,705 for insulin and costs continue to rise. One in four Americans with diabetes is now skipping or using lower than recommended amounts of necessary insulin does to maintain their health. The cost of treating diabetes is a concern to so many of their constituents.

Rep. Susan Johnson, 49th District expressed that according to the American Diabetes Association, approximately 11.4% (354,240 people) of CT population has diabetes while 36.5% (997,000) are prediabetic. It is estimated that 11,000 in CT are diagnosed with diabetes. Diabetes is the 7th leading cause of death in the state and believes that limiting the cost of treatment will reduce the burden on CT families and ensure that those who need this life saving drug do not have to choose between surviving and putting food on their table, paying their mortgage or rent.

Leigh Bak, APRN, ACNS-BC, CDCES, Milford, CT supports and points out that even a single day going without insulin can cause death for these people with type 1 diabetes. Living with Diabetes is hard enough on its own we should remove the barriers to good self-care.

Jan Berry supports the bill but also concluded that what we additionally need health care transparency to see how insurance companies are charging consumers.

Connecticut Association of Health Plans looks forward to working with the committee to address this issue but notes this bill does nothing to address the true issue. This being the underlying cost of insulin and insulin related treatments by the drug manufactures. Until this is addressed the cost will continue to be paid by the consumers either by increased copays or increased premiums.

Amanda Branson supports the bill but would like to see the section on Diabetes equipment and supplies expanded to include insulin delivery supplies including insulin pumps, pump sites, and blood glucose monitoring systems.

Jonathan R Chappell supports the bill although it is not perfect. It at least makes treatment of Diabetes including the cost of insulin less expensive and gives a safety net to individuals in crises allowing pharmacists to dispense insulin without a prescription. Nobody should die because they could not access insulin allowing pharmacists helps someone avoid a crisis is worth it.

Michell Cheney Watertown, CT supports the bill. He lives in Watertown with an 8-year-old type 1 diabetic daughter named Kira who was diagnosed when they were 3 years old. Insulin is a drug diabetic can't live without that insurance companies take advantage off by raising prices 1200% in the last 20 years. It only costs \$4 to \$6 to produce a vial, yet a single vial yet a single vial approximately one month of life for my daughter can cost \$500 out of pocket and is only good for 28 days when opened. They are also advocating for more specific language known as "Kevin's Law". The amount that would save one diabetic's life would not nearly be enough to sustain another.

Debra Daniels supports the Kevin's Law portion of the bill that helps emergency refills of their insulin and diabetes related supplies.

Kristen Whitney Daniel, T1International's Connecticut #insulin4all, chapter leader supports the bill as it will help curb insulin prices and help provide immediate insulin access to people with diabetes in emergencies.

Lisa DeGroff Kensington, CT support the bill as it will help push for transparency and lower insulin prices.

Madeline DelGreco supports the bill and is a type 1 diabetic. Without insulin they would die within a few days. Passing this bill would make a huge difference in their life and the lives of many diabetics in CT.

Tom DeNoto supports the bill and has a son with type 1 diabetes. Without proper insulin dosages they will not remain healthy. Insulin controls will help insure they have a future.

Stephanie Dias specifically supports provisions in the bill that caps out of pocket costs at \$50 per month. They noted that Colorado and Utah have recently passed similar legislation.

Anna Doroghazi, AARP Connecticut supports the bill as it will save lives by setting a cap on insulin and relive financial burdens related to treatment of diabetes. AARP suggests that the efforts to limit out -of-pocket costs be done with a policy to lower the price of the drug itself and increase competition in the pharmaceutical market.

Thomas E. Dykas, Connecticut, #insulin4all Chapter Member supports the bill but urges caution on the wording in the bill. Thomas brings up Kevin's law as an example of why wording is important, and that Kevin's story is an example of why wording is extremely important.

Jill Ely, Stamford Health Medical Group, MSN, FNP-BC supports the bill that caps the cost sharing for diabetes medications and supplies. People should not have to ration their medications or beg for samples of diabetes medications.

Kathy Flaherty, Executive Director, CT Legal Rights Project supports the bill as they have family, friends and colleagues who face adversity living with diabetes. This bill will limit monthly costs of insulin and diabetic supplies.

Janelle Gauthier supports the bill that will cap insulin and diabetes supplies for all at \$50.

Jill Ely, Stamford Health Medical Group, MSN, FNP-BC supports the bill that caps the cost sharing for diabetes medications and supplies. People should not have to ration their medications or beg for samples of diabetes medications.

Kathy Flaherty, Executive Director, CT Legal Rights Project supports the bill as they have family, friends and colleagues who face adversity living with diabetes. This bill will limit monthly costs of insulin and diabetic supplies.

Stephen Habbe, Director of State Government Affairs, American Diabetes Association offers conditional support for the bill. For the association to fully support the bill it would like for the legislation to ensure that the caps listed are connected with the word and not with the word or. Without this proposed change to the language the legislation may not require all the caps to be implemented.

Carrie Haislip, Country Woods Lane Southbury, CT supports the bill as an adult living with type 1 diabetes this would provide an extra measure of reassurance knowing they won't go into debt paying for the medical costs of diabetes.

Bunny Kasper, Hamden CT, supports the bill as a 76-year-old type 1 diabetic it would help reduce the cost of his medication, but it would also have saved those he knew from rationing there medication just to get by.

Kathleen Kirrane, #Insulin4all, Newtown, CT supports the bill because insulin is as vital to them as oxygen.

Cathy LaBrecque supports the bill because unless legislation like this passes access to insulin will be unobtainable due to rising costs

Hobie Lewis, Woodbury, CT supports this bill as they believe it is not fair to spends thousands on insulin supplies.

Misty Lewis, Woodbury, CT supports this bill as she and her son both have type 1 diabetes. Each year they spend thousands of dollars despite having what is considered good health insurance. They would like more done and clearer language on Kevin's law regarding the 30 days supplies.

Kasia J Lipska, MD, MHS, Yale School of Medicine supports the bill as they believe the costs of insulin must be controlled. Capping insulin co-payments will help many patients, but

other non-insulin supplies must also be capped such as what they need to monitor their blood sugars which are critical

Kit McKinnon, #insulin4all Haddam, CT supports the bill as it will help those with high deductible health plans and provide a way to receive emergency access to insulin.

Logan Merwin, Haddam, CT supports the bill because as a 13-year-old it would make it easier for their family to afford the medicine they need for the diagnosis of diabetes he got at the age of 17 months.

Samantha Merwin Haddam, CT supports the bill because their child has been living with type one diabetes for 12 years. The costs are high due to their insurance and this legislation would help them.

Campbell Mitchell, Ridgefield, CT supports the bills as they live with type 1 diabetes and spend more money on insulin than they do on a college education.

Ron Monticone, Beacon Falls, CT supports the bill as it would make insulin readily affordable for all.

Keerti Murari, MD, supports the bill as complications can arise from diabetes and this bill will make sure those with diabetes have access to insulin.

Kathryn Nagel, MD, New Haven, CT #insulin4all supports the bill even though it is not perfect. It has parts of Kevin's law in the bill but would like to see improvements and guarantees of coverage for the emergency usage of insulin to make sure lives can be saved.

Laura Nally, MD, Outreach Leader for the Connecticut Chapter of Insulin4all supports this bill as this would help those who are struggling to obtain insulin and diabetes supplies. Diabetes affects everyone regardless of your socioeconomic standing that is why if they believe if need help you should receive it.

Jamie Perry, JDRE, Guilford, CT supports the bill as it would help cap out of pocket costs on insulin and insulin supplies. However, they suggest expanding upon the legislation that relates to Kevin's law as they would like to see additional protections on emergency refills.

John Peters, MD, Yale-New Haven Hospital, supports this bill because people using less insulin than prescribed leads to more costs on our health care system. This bill would help people get the care they need as patient assistant programs and coupons are not enough.

Andrea Petite, American Diabetes Association Advocacy supports the bill because the high cost of insulin makes it difficult for people to manage their diabetes.

Marissa Pires, North Haven, CT supports the bill because living with a 9-year-old son with type 1 diabetes puts a large financial strain on the family due to the increasing cost of insulin.

Jesus Morales Sanchez supports this bill as it would help lowers the significant financial burden having type 1 diabetes puts on the family due to rising insulin and diabetes testing costs.

Theresa Sanderson, Administrator, West Hartford Health & Rehabilitation Center

supports the bill as it will benefit everyone by allowing people with diabetes to manage the disease with out having to worry about the cost of their insulin.

Douglas Schwan, Juvenile Diabetes Foundation, Insulin4All supports the bill but offers input that the main problem is the pharmaceutical companies. He suggests correcting the problem start with making insulin accessible over the counter and that any diabetic related supply be accessible and affordably as well.

Elisa Shaholli, Wolcott, CT supports this bill as it would help families stop having to think between if they have enough money to go to college or pay for their insulin.

Ashley Silvestrini supports the bill since they have a child with type 1 diabetes, and this would help alleviate their and everyone's financial burdens when dealing with diabetes costs.

Tara Smock, Woodstock, CT supports this bill as they have a 12-year-old with type 1 diabetes this will help us and everyone with diabetes manage the costs associated with the diseases.

Tom Swan, Executive Director, Connecticut Citizen Action Group supports this bill as the high cost of insulin is detrimental to families and this is harming patients.

Eli Terris, #insulin4all, Yale School of Forestry & Environmental Studies supports the bill because the uninsured and underinsured are vulnerable without this bill's protection against the rising price of insulin.

Steve Thornquist, MD, CT Society of Eye Physicians supports the bill as it would help address the issue of the rising cost of insulin in CT. However, physicians cannot be responsible for collecting deductibles as they currently are. Their solution would be to make the medications more affordable and Insurers should be expected to pay the agreed service charges at reasonable deductible amounts.

Darren Tishler, MD, FACS, FASMBS, Glastonbury CT supports the bill as this will help people always have access to their medication

Jill Zorn, Senior Policy Officer Universal Health Care Foundation of Connecticut supports the bill as people with diabetes risk serious injury and death if they cannot afford their medication. Eventually the Foundation would like to see out-of-pocket protections like these to cover all prescription drugs as high deductible health plans do not provide adequate protection for people with chronic illness

NATURE AND SOURCES OF OPPOSITION:

None Expressed

Reported by: Diane Kubeck

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