

Reduce Insulin Out-of-Pocket Costs

The Diabetes Leadership Council (DLC) is committed to [reducing insulin costs](#) in the U.S. Insulin is an essential, life-sustaining component of diabetes care; affordability should not depend on patients' shopping savvy or savings programs. It's encouraging to see policymakers paying attention to the problem, but policy changes take time and many people with diabetes struggle to afford insulin today.

Personal circumstances and insurance plans vary so there's no one-size-fits-all shortcut – but if you are uninsured, underinsured or in a high deductible plan these steps may help reduce your out-of-pocket cost for insulin and other diabetes medicine and supplies.

Check your coverage first

If you have insurance, check your plan's website or app for a cost estimator or call the member services number on the back of your insurance card to find out which insulins are covered and which pharmacy your plan prefers. You might save hundreds of dollars by filling your prescriptions at a different retail or mail order pharmacy. Preferred pharmacy status can change during the year so know before you go.

Talk to your diabetes care team if insulin is unaffordable

Help is available for people struggling with high insulin costs. Often the best place to start is with your diabetes care team – whether it's an endocrinologist, family practitioner, physician assistant, nurse practitioner, diabetes care and education specialist, dietitian, pharmacist or social worker.

They could help bridge short-term gaps with samples or temporarily transitioning to lower cost insulins. They also can help people with diabetes reduce longer term insulin costs – by navigating insurance formularies and coverage appeals; writing prescriptions to optimize insulin units available under 30- or 90-day dispensing limits and cost sharing; or documenting medical necessity to support coverage appeals or assistance program enrollment.

Several new insulins were recently introduced at significantly lower list prices – including a follow-on biologic and authorized generic analog insulins. Your diabetes care team can help you decide which insulin is best for you.

Enroll in patient assistance programs

Insulin manufacturers [Lilly](#), [MannKind](#), [Novo Nordisk](#) and [Sanofi](#) offer various patient assistance and discount programs. You can contact manufacturers directly or go to getinsulin.org to understand options for immediate and long-term insulin needs. Consumer costs range from zero to \$100 for a month's supply of insulin, depending on the program and individual's eligibility. [ADCES](#) (the Association of Diabetes Care & Education Specialists) also assembled valuable guides to help connect people with diabetes and their health care providers to assistance programs, discount plans and other resources. Eligibility and application requirements vary but you could qualify for discounted insulin, other diabetes medications, supplies or other assistance even if you have insurance or earn a middle class income.

Find a community health center or other low-cost health care provider

Search [here](#) or contact your state or local health agency to find a community health center nearby. These hospitals and clinics purchase discounted insulin and other medicines through a federal program so their pharmacies can dispense them at no or low cost to their patients. Wait time to see a provider can be long but community health organizations and facilities nationwide form a vital safety net for uninsured or underinsured people with diabetes.

Take advantage of discount programs

Checking prices at [GoodRx](#), [Blink Health](#) or [InsideRx](#) could shave hundreds of dollars from your pharmacy bill. Visit their websites or download the apps to access discount codes and coupons, and compare prices at nearby pharmacies. You may need to sign up in advance but there is no cost to use these services. If you have insurance remember to check whether cash payments count toward your deductible.

Ask for the pharmacy's cash price

Cash prices vary so call several pharmacies – chains and independents – to compare. Even if you have insurance, the cash price could be lower than your co-insurance or co-payment. Cash payments may not apply to your deductible so decide which option is best for you.

Use member warehouse pharmacies and prescription discounts

If you are a Costco or Sam's Club member, their mail order and retail pharmacies may save you money. Check online and talk to the local pharmacy to find the lowest price. Many states allow non-members to use warehouse pharmacies too. You won't need a member card to enter the warehouse – just tell the door greeter you're a pharmacy customer.

Talk to your employer about insulin costs

DLC has partnered with JDRF to share with employers how health benefit plans can be structured to help people with diabetes afford the care they need by:

- Adding insulin to the preventive drug list, exempt from deductibles and cost-sharing
- Passing along discounts and rebates at the point of sale
- Keeping cost sharing low and predictable throughout the year
- Covering the full range of insulin delivery devices and other vital diabetes supplies and services

If your employer offers health insurance, learn more about the [DLC Access to Insulin Employer Initiative](#). Visit [JDRF](#) and [DPAC's Affordable Insulin Project](#) for resources to help you understand your coverage and talk to your employer about insulin costs.

Diabetes Care is Preventive Care

Uninsured and underinsured people with diabetes need affordable insulin. DLC works with policymakers, employers and advocacy partners to secure preventive coverage for diabetes management, including insulin, and eliminate the rebate system that exposes patients to high list prices while insurers, PBMs and plan sponsors retain 60-70% in manufacturer rebates.