

Thank you for giving me the opportunity to talk about the importance of affordable insulin, we don't want free, we want affordable. My son Jack was diagnosed with diabetes in December of 2014. As the years go on, the price to keep him alive goes up. The amount of tears, days being exhausted and downright feeling defeated after a call to the pharmacy or my insurance company are now too many to count. All of our copays run into the next, all of them being more than anyone should ever have to pay to keep their child alive. More than he should ever have to pay to stay alive. As his mother I must make sure I am doing my very best to make this easier on him. Due to the expenses of his diabetes, his insulin, his supplies we have gone through our savings account more than once. We have borrowed from our 401 K to pay for hospital bills, big copays that come rolling in at the beginning of the year. But you see we are lucky, many do not have that money in an emergency. But some day we may not have that option.

Since being vocal about the price of insulin and how it leads to rationing, we have learned that we are not the only ones. I have heard stories from people that have left the pharmacy without their insulin only to hope that the insulin they have left will last until they can afford to pick up more.

I have heard about many that have used more insulin than usual, due to an illness, resulting in paying full price for the insulin they need to get by because the insurance wouldn't cover anymore at that moment.

I know a diabetic mom that works full time along with her husband and has a child in college. She went to pick up her insulin and due to a change in insurance her insulin was going to cost her \$1,000.

I know of a mom and her 7 year old son that both have diabetes and pay \$1,000 a month for the both of them. This is a lifesaving medicine.

I was told by a representative helping me with a question about a \$234 increase in Jack's insulin in the span of one month that it was becoming an epidemic because more and more are having to file bankruptcy because they have to juggle their bills to pay for their insulin. Eventually being so behind that they can't catch up.

This shouldn't be the answer. Never. Diabetes shouldn't mean you work ONLY to pay for insulin and that is what is happening.

My cousin is a retired nurse who retired because she lost her eyesight due to diabetes. She is on 3 insulins and a pill form medicine. She has left the pharmacy without her insulin.

Take into consideration that not only do we have copays for insulin (2 insulins- a short acting and a long acting), we have them for needles, meters, test strips and if you are lucky your insurance will let you have access the CGM. Jack's copay for the first 3 months was \$1477 as it has been the last 3 years. After that, it goes down to \$300 for 3 months. And because most insurances require you to order 90 day supply's to get a lower rate, we get hit with all of these copays at once.

Jack's needles went up to \$90 for 3 months. Anywhere from \$500- 800 for his insulin.

Due to all of these added expenses, my daughter chose to attend the community college and strive to earn grades that would help her get scholarships. She is now a University of Michigan student with scholarships she worked hard for.

She works 40 hours a week to pay for her own college tuition. Something we as her parents wanted to do for her.

Jack decided to go to trade school instead of a 4 year college playing football, a game he loves. He didn't want the student loans along with making sure he also has the money to keep himself alive with insulin with a pretty heavy price tag. That's his reality.

We must do better for our diabetic community. America needs to do better. There are no programs available for those with an income. Jack isn't eligible for any kind of assistance because we, his parents make too much. Most aren't eligible but if you deduct from your take home pay all of the costs just to live, your paychecks simply aren't enough.

I will not let my son be a statistic to rationing.

When you have to add an extra insurance policy just in case you pass away so you have peace of mind that your child will be able to pay for insulin, you know that it's time for a change.

Not just for my son and my family but for all of the other families out there going through the motions, working and paying for insulin. At some point you stop and ask yourself if this exhausting life will ever be ok.

Thank you again.