

Tips for saving money on your diabetes treatment



The expense of diabetes

According to the Centers for Disease Control (CDC), diabetes is the [most expensive chronic condition](#) in the United States. One dollar out of every four in health care costs is spent caring for people with diabetes (who make up over 11 percent of the U.S. population). With GoodRx estimating that the average person with diabetes may spend between [\\$3,300 and \\$4,600 on out-of-pocket costs](#) per year, how does one keep expenses down while getting the best treatment possible?

Be proactive about your health

The first way to help yourself is to stay on top of your health. Avoidance is an understandable reaction to rising medical expenses, but if you delay getting checked out for diminishing eyesight or numb and tingling feet or kidney issues because you fear the expense of doctors' visits, your treatment may become complicated and even more costly in the long-run.

Other cost-saving options can include:

1 Asking your doctor to [switch to a generic drug](#). Many doctors prescribe these as a matter of course, but if yours does not, ask for the generic, as long as it's covered by your insurance.

2 Buying diabetes supplies in bulk can really work to reduce costs on items like test strips and lancets.

3 Checking out community resources. People often don't know about help that can be right around the corner. Community centers and health clinics may have resources that include diabetes support groups where you can compare notes with others on the cost of drugs and supplies.

Saving on insulin

Insulin therapy is an important component in the diabetes management of millions of people, yet the cost of this life-saving drug has [increased 24% since 2017](#). Fortunately, there are numerous ways you can save on insulin.

A) State regulated health insurance plans

Roughly half of all states and the District of Columbia have capped co-payments on monthly insulin. Maryland, for instance, has a \$30 cap for a 30-day supply. You can find a list of these states at the [American Diabetes Association](#).

B) Insulin manufacturer co-pay cards

Some manufacturers offer co-pay assistance without income requirements. The Eli Lilly Insulin Value program is one, capping insulin at \$35 a month, whether you have private insurance or no insurance. You can learn more about this program and download a savings card on the [Eli Lilly website](#).

C) Medicare Parts D & B

If you are on Medicare Part B or Medicare Part D, your monthly cost share for insulin should be capped at \$35. Insulin delivered through a traditional pump is also covered at that price if you have Medicare Part B, at least through the end of 2025.

Why is the price of insulin so high?

A vial of insulin that cost \$21 in 1996 is now almost \$250, although it [costs only \\$2 to \\$4 to manufacture](#). Why? Part of the answer is that the American drug market is dominated by three major players—Eli Lilly, Sanofi and Novo Nordisk—so there is little competition.

These high prices have a real human cost: A [2023 study by the Yale Diabetes Center](#) found that one in four patients was rationing their insulin, meaning taking less than what was prescribed/needed in order to make the drug last longer, which can be a dangerous practice.

Insulin's hefty price tag led to Congress passing a law in 2022 to cap what Medicare recipients pay for the drug and added pressure on manufacturers to provide discounts. These are steps in the right direction, but insulin continues to cost 7 to 10 times more in the U.S. than in other countries.

Savings tips online

Diabetes support sites can be useful for money-saving tips provided by other people with diabetes. (Of course, always do your due diligence by carefully checking out any free or low-price offers.) Some prominent support sites with user tips on saving money include:

[A\) Diabetes Daily](#)

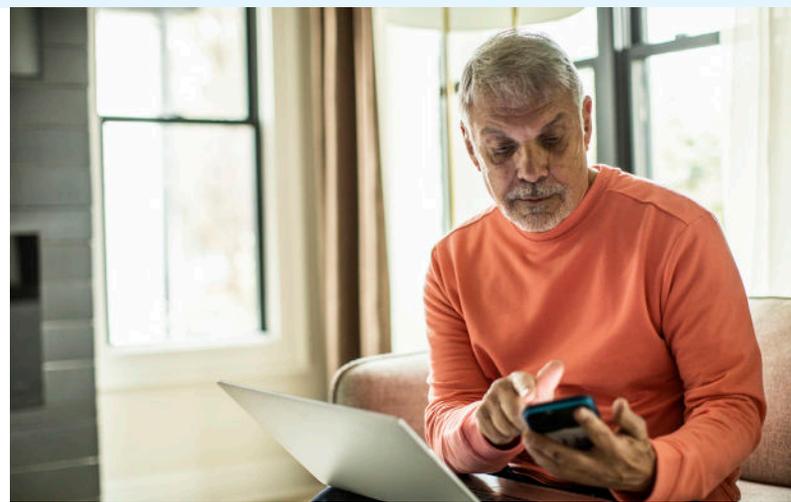
This is one of the largest online diabetes communities, with forums focusing on "Healthcare & Insurance," "Pharmacy Issues," "The High Cost of Insulin," and other problems having to do with costs of diabetes medication and supplies. You'll find pretty much every question you have addressed on this platform.

[B\) TuDiabetes](#)

This more intimate peer-to-peer virtual diabetes health community is for people with diabetes, their families and their caregivers, with forums that discuss topics like "Financial troubles with medical care costs" and "How many of us have health insurance and feel that cost issues get in the way of our diabetes management?"

[C\) r/diabetes, Reddit](#)

This is an extremely useful subreddit where people post their own experiences with bargains on insulin and diabetes supplies.



A budget devoted to your diabetes

Other than monetary savings on drugs or supplies, how else can you approach your diabetes expenses? One way is through creating a separate budget that focuses on your diabetes costs— including doctors' visits, prescription medications, blood glucose monitoring supplies and the like. That way you'll have a much more in-focus record of your monthly expenses, which will help you manage and prioritize costs more effectively and ultimately spend more wisely.

Sources: https://www.goodrx.com/conditions/diabetes/true-cost-of-diabetes?srsltid=AfmBOopqto_08L8CItiZyLSXWhzqoQgnXapZ0ZK2Grfv7sQsWz5Q-Y4 | <https://www.cdc.gov/nccdphp/priorities/diabetes-interventions.html> | <https://diabetes.org/newsroom/press-releases/new-american-diabetes-association-report-finds-annual-costs-diabetes-be> | <https://diabetes.org/diabetes-financial-impact/manage-diabetes-care-costs> | <https://diabetes.org/tools-resources/affordable-insulin> | <https://insulinaffordability.lilly.com/> | <https://medicine.yale.edu/news-article/the-price-of-insulin-a-qanda-with-kasia-lipska/> | <https://medicine.yale.edu/news-article/discoveries-and-impact-february-2023/>

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