

# **Ensuring Timely Access to Prescribed Insulin (HF 743 and SF 2071)**

## **SUMMARY**

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Many patients with diabetes rely on insulin to manage their condition and prevent life-threatening complications. However, many state-regulated insurance companies enforce "step therapy" or "fail first" protocols, which require patients to try one or more less expensive or insurer-preferred insulin options before gaining access to the prescribed insulin that their healthcare provider deems most appropriate. This process delays access to necessary treatment, potentially leading to negative health outcomes for individuals whose diabetes is not well-controlled by alternatives.

## **BACKGROUND**

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- **Patient-Centered Care:** Insulin needs vary significantly from patient to patient. Step therapy forces individuals to use medications that may be ineffective or cause adverse effects before they can access the prescribed insulin that works best for their specific condition. **HF 743 and SF 2071** ensures that providers, not insurers, have the final say in selecting the appropriate insulin.

- **Timely Access to Treatment:** Step therapy delays access to optimal insulin, potentially leading to adverse health outcomes, hospitalization, or worse. Diabetes is a chronic condition that requires precise management, and unnecessary delays can cause short-term emergencies or long-term damage to patients' health, including increased risks for heart disease, kidney failure, nerve damage, and blindness.

- **Reduction of Health Complications:** Allowing patients immediate access to the prescribed insulin reduces the likelihood of preventable complications, emergency room visits, and hospital admissions. These preventable health emergencies not only jeopardize patient health but also increase healthcare costs.

- **Cost-Effectiveness:** While step therapy may be designed to reduce upfront costs by requiring cheaper treatments first, it often leads to more expensive health interventions later due to ineffective management of diabetes.

## **SOLUTION**

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Legislation to prevent fully insured small and large group commercial health plans, individual market plans, the State Employee Group Insurance Program (SEGIP), and Minnesota Health Care Programs (e.g., Medical Assistance and MinnesotaCare) from imposing step therapy protocols on insulin prescriptions will protect Minnesotans living with diabetes. Step therapy protocols do not account for individual variations in how patients respond to different insulin products. By bypassing the "fail first" requirement for insulin, Minnesota can ensure that patient care is prioritized, enabling healthcare providers to prescribe the best insulin for each patient's unique needs. This shift will improve quality of life for individuals with diabetes and prevent unnecessary health risks, ultimately improving both patient outcomes and healthcare delivery.

Passage of this legislation will enhance diabetes management by eliminating unnecessary treatment delays, empowering healthcare providers to deliver patient-centered care, and reducing overall healthcare costs associated with complications from ineffective treatment. Insulin is a life-saving medication, and patients should not be forced to endure potentially harmful delays in accessing the treatment that best suits their medical needs.

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## **FOR MORE INFORMATION:**

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