

United States Senate  
WASHINGTON, DC 20510

July 25, 2022

Bruce Broussard, President and CEO  
Humana  
500 W. Main St.  
Louisville, KY 40202

Dear Mr. Broussard:

I write to urge you to reduce or eliminate the out-of-pocket costs of insulin for your beneficiaries, as soon as possible. The high cost of insulin is an issue that touches far too many Georgians and Americans.

According to data collect by Peterson-KFF, more than “1 in 20 insulin users whose costs currently exceed [a \$35] cap in the private insurance markets pay more than \$150 per month per insulin product.”<sup>1</sup> Studies show that when people face barriers to affording their medication, health outcomes worsen.<sup>2</sup> Patients who already have health insurance, and pay health insurance premiums, should be able to afford their insulin. This life-preserving medicine must be accessible and affordable for those who need it.

That is why I was glad to see UnitedHealthcare announce on July 15, 2022 that it plans to eliminate out-of-pocket costs of insulin for its beneficiaries.<sup>3</sup> In their announcement, UnitedHealthcare highlighted how their decision is motivated by the specific health care goal of helping “reduce the burden of medical costs on consumers and encourage better medication adherence, reducing the risk of complications and expensive hospitalizations.” UnitedHealthcare’s action on this issue demonstrates that health insurers have the responsibility to ensure affordable access to medications for their enrollees. I am heartened that Humana has already shown leadership in lowering costs for its enrollees. I strongly encourage you to consider taking additional steps to lower the cost of insulin for your member patients, and build on the progress your company made since your participation in the Insulin Savings Program.<sup>4</sup>

This issue is personal for me. In Georgia, over 1 million people have diabetes, which is 12 percent of the state’s adult population.<sup>5</sup> While not all diabetics use insulin, those who do use it need it to survive. Since joining the Senate, I have received more than 5,000 letters from Georgians asking me to act to lower prescription drug prices, over 600 about insulin specifically. This illustrates that high insulin costs are an issue that is specifically, and uniquely, top-of-mind for people in my state.

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<sup>1</sup> <https://www.healthsystemtracker.org/brief/out-of-pocket-spending-on-insulin-among-people-with-private-insurance/>

<sup>2</sup> Ibid.

<sup>3</sup> <https://www.unitedhealthgroup.com/newsroom/2022/2022-07-15-uhg-eliminate-out-of-pocket-costs.html>

<sup>4</sup> <https://www.humana.com/medicare/medicare-programs/insulin-savings-program>

<sup>5</sup> [https://diabetes.org/sites/default/files/2021-10/ADV\\_2021\\_State\\_Fact\\_sheets\\_Georgia.pdf](https://diabetes.org/sites/default/files/2021-10/ADV_2021_State_Fact_sheets_Georgia.pdf)

For months, I have been pushing for the Senate to act and finally pass the *Affordable Insulin Now Act*, my legislation to cap the out-of-pocket cost of insulin for people on private plans and Medicare prescription drug plans. This critical piece of legislation passed the House of Representatives in April with bipartisan support, and I continue to fight to pass this provision into law in Congress. My efforts to highlight the exorbitant cost of insulin also led Sanofi, one of only three manufacturers of insulin serving the U.S., to announce that uninsured patients will pay no more than \$35 per month for their life-saving medicine.<sup>6</sup>

It is clear that there is momentum behind the push to lower the cost of insulin. We need to ensure affordability for all insulin users, and we cannot afford to wait another day. Amidst rising costs and an uncertain economy, Georgians want affordable insulin *now*. I urge you to put people before profits, and to act right away to reduce or eliminate the out-of-pocket costs of insulin for your beneficiaries.

Sincerely,

A handwritten signature in blue ink that reads "R. Warnock" with a stylized flourish at the end.

Raphael Warnock  
U.S. Senator

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<sup>6</sup> <https://www.reuters.com/business/healthcare-pharmaceuticals/sanofi-caps-out-of-pocket-insulin-cost-35-uninsured-us-patients-2022-06-29/>