Wait, insulin isn't already $35 for everyone?

While there have been federal and state legislative efforts that have capped out-of-pocket costs on insulin at or below $35 per month and some industry initiatives to make insulin more affordable for consumers, these programs and policies have not benefited all insulin users. According to a 2026 American Diabetes Association® survey, 41% of insulin users have rationed, delayed, or skipped insulin or treatment due to cost during the last year. This fact sheet highlights the work that still needs to be done.

MYTH	FACT
My state has a statewide copay cap, so insulin affordability isn't an issue here.	Currently, 29 states and the District of Columbia cap insulin cost sharing in state-regulated commercial plans. Although the size and scope of those protections vary, these laws benefit those with state-regulated plans.
Congress already limited out-of-pocket costs for insulin to $35 nationally.	There is currently no patient cost-sharing limit for all insurance types. Medicare limits patient cost-sharing for covered insulin at $35 per month, while Medicaid beneficiaries have generally received insulin at little or no cost but new cost-sharing rules may increase insulin prices for those on Medicaid. Medicaid coverage of specific diabetes medications and supplies varies by state.
TrumpRx has addressed prescription drug prices, ensuring any American can purchase insulin for $35 per month or less.	TrumpRx and manufacturer savings programs may provide additional lower cost pathways, but insulin choices are limited and may not address a patient's individual needs. Additionally, TrumpRx generally functions as a self-pay pathway rather than an insurance benefit, with dollars spent generally not counting toward a deductible or annual out-of-pocket maximum.
Manufacturer patient assistance programs and coupons make insulin affordable–- people just don't know how to save money.	While patient assistance programs can provide insulin at low cost to qualifying patients, there are often eligibility requirements, including income thresholds. Additionally, purchasing insulin through a patient assistance program or a direct-to-consumer site often does not count toward a patient's commercial insurance deductible, creating other coverage costs elsewhere.

How can we ensure insulin is affordable for everyone who needs it?

Pass the Improving Needed Safeguards for Users of Lifesaving Insulin Now (INSULIN) Act!
The INSULIN Act will limit out-of-pocket costs to no more than $35 for at least one insulin of each type and dosage form on a plan's formulary. Learn more and take action at diabetes.org/InsulinAct.