



STATE of RHODE ISLAND
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GOVERNOR'S COMMISSION ON DISABILITIES
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Legislative Impact Statement

To: Representative Donovan, Chairperson
From: Elisabeth Hubbard, Executive Secretary
Re: 26 Senate 2877 AN ACT RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Tuesday, April 14, 2026

The Governor's Commission on Disabilities' Legislation Committee has developed a Legislative Impact Statement on the bill listed below. The Commission would be pleased to present testimony to the committee. Please contact me (462-0110) if testimony is desired or for additional information.

Caps amount payable for 30 day supply of equipment/supplies for insulin administration/glucose monitoring at \$25 or equipment designed to last more than 30 days with no deductible commencing January 1, 2026.

Legislation Committee finds this bill Beneficial

While there has been discussion and legislative action regarding the cost of insulin, the cost of supplies to treat diabetes is not often discussed although they too are a financial burden. Diabetes is an illness that requires constant monitoring and treatment. To prevent the effects of high and low blood sugar, a person with diabetes must regularly check their blood sugar and administer medication (insulin or glucose). Failure to treat diabetes can lead to heart disease and stroke, vision impairments, kidney disease, nerve damage and amputations.

Multiple items are needed for basic testing: a glucometer (machine that measures blood sugar), testing strips (to use with the glucometer), lancets to draw the blood sample, as well as syringes and other supplies for administering insulin. Generic testing strips for a generic glucometer are just under \$25 for 100. (cvs.com). Individuals are usually required to test at least 4 times a day, requiring around 120 strips a month. The cost of brand-name testing strips has increased so much, there is a black market for them. (<https://www.nytimes.com/2019/01/14/health/diabetes-test-strips-resale.html>)

There have also been an advances in technology with continuous glucose monitoring systems and insulin delivery systems. A continuous glucose monitoring system (CGM) provides real-time blood sugar readings. This not only helps someone avoid finger sticks but also helps them to better control their diabetes. Many studies have found that there is a significant benefit to continuous glucose monitoring. (See Continuous Glucose Monitoring: A Review of Recent Studies Demonstrating Improved Glycemic

Outcomes ,David Rodbard, MD <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5467105/>) This in turn leads to better health outcomes and a better quality of life for those patients.

Continuous glucose monitoring systems also allow for more freedom for individuals with diabetes and better health care outcomes. Studies have even shown that they are more cost effective than traditional standard of care using glucometers and insulin injections. Cost-effectiveness of the tubeless automated insulin delivery system vs standard of care in the management of type 1 diabetes in the United States, Joseph E Biskupiak, PhD, Mafalda Ramos, MSc, Carol J Levy, MD, CDCES, Greg Forlenza, MD, Colin Hopley, MSc, Jennifer Boyd, MMSc, Dan Swift, BSc, Mark Lamotte, MD, and Diana I Brixner, PhD <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC10394185/>

Unfortunately, cost is a barrier to those who might benefit from this technology. According to the Americans with Diabetes Association, income is the largest barrier to access to these systems. <https://diabetes.org/sites/default/files/2023-09/ADA-CGM-Utilization-White-Paper-Oct-2022.pdf>

cc: Rico Vota, Governor's Office of Legislative Affairs