

# Balancing Cost and Access: The Pharmacoeconomic Challenge of Insulin Therapy in Diabetes Management

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Diabetes mellitus, a chronic metabolic disorder, continues to impose an increasing global health and economic burden. Central to its management, particularly in type 1 diabetes and advanced type 2 diabetes, is insulin therapy—a lifesaving intervention discovered over a century ago. Despite its clinical efficacy, the cost of insulin remains a critical challenge, raising concerns about access and adherence, particularly in low- and middle-income countries (LMICs). This editorial explores the pharmacoeconomic barriers surrounding insulin therapy and emphasizes the urgent need for strategies to ensure equitable access.<sup>1</sup>

## The Importance of Insulin in Diabetes Management

Insulin therapy is indispensable for patients with type 1 diabetes and many with type 2 diabetes. It prevents acute complications like diabetic ketoacidosis and helps reduce the long-term risk of microvascular and macrovascular complications. Advances in insulin formulations, such as analogy insulins, offer improved glycemic control with fewer hypoglycaemics events, enhancing patient quality of life. However, these benefits often come at a high financial cost.<sup>1</sup>

## The Rising Costs of Insulin

The escalating price of insulin has been a persistent issue. In high-income countries, the cost of insulin analogy has soared, often placing significant financial strain on patients. Meanwhile, in LMICs, where healthcare systems struggle with funding and infrastructure limitations, the availability of insulin is inconsistent. The World Health Organization (WHO) has listed insulin as an essential medicine, yet affordability remains a major barrier, with some patients resorting to rationing their doses—a dangerous practice that increases the risk of severe complications.<sup>1</sup>

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## Pharmacoeconomics and Access Disparities

Pharmacoeconomics, the study of the cost-effectiveness of therapies, plays a crucial role in evaluating insulin affordability. Generic human insulins are often cost-effective but may lack the pharmacokinetic advantages of analogs. The question arises: how can healthcare systems balance the benefits of advanced insulin formulations with their higher costs?<sup>3</sup> Innovative procurement models, including pooled purchasing agreements and subsidies, have been proposed to mitigate costs. For example, the WHO's insulin prequalification initiative aims to enhance market competition

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governmental organizations must collaborate to implement such programs, particularly in LMICs, where the economic burden of diabetes is disproportionately high.<sup>4</sup>

### Equity in Insulin Distribution

Ensuring equitable access to insulin requires addressing systemic inequalities. While some countries have implemented universal healthcare policies that include insulin coverage, others rely heavily on out-of-pocket payments. This disparity exacerbates health inequities, particularly among underserved populations, including rural residents and marginalized communities.<sup>5</sup>

Policy reforms focused on expanding insurance coverage, promoting local manufacturing, and encouraging public-private partnerships can help bridge this gap. Additionally, patient education programs on the effective use and storage of insulin are essential to maximizing its clinical benefits and reducing waste.<sup>6</sup>

### The Role of Biosimilar Insulins

Biosimilar insulins offer a potential solution to the affordability crisis. These biologically similar products, designed to mimic the efficacy and safety of reference insulins, can reduce costs through increased competition. However, their adoption has been slow due to regulatory hurdles, limited awareness, and physician hesitancy. Streamlined regulatory pathways and incentives for biosimilar development could accelerate their availability, providing a viable alternative to high-cost insulin analogs.<sup>7</sup>

### Innovation and Sustainability

Looking ahead, innovation in diabetes management could help alleviate the economic burden of insulin therapy. Closed-loop insulin delivery systems (artificial pancreas) and non-invasive insulin delivery methods are promising advancements. However, their high costs currently limit widespread adoption. Efforts to subsidize these technologies and support research into cost-effective solutions are critical for their integration into routine care.<sup>8</sup>

Moreover, sustainable insulin production practices, including green manufacturing technologies, can help reduce production costs and ensure long-term affordability. Pharmaceutical companies must prioritize corporate social responsibility by committing to equitable pricing models and global access initiatives.<sup>9</sup>

### Conclusion

Insulin is a cornerstone of diabetes management, yet its cost remains a formidable barrier for many patients worldwide. Addressing this pharmacoeconomic challenge requires a multifaceted approach, involving policy reforms, the promotion of biosimilars, and innovative funding mechanisms. Only through collective action can we ensure that insulin—a lifesaving therapy—becomes universally accessible, bridging the gap between clinical necessity and economic feasibility.

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