Insured Patients Pay a Premium for the Uninsured

BY DENISE NAPOLI

WASHINGTON — The average U.S. family spent an extra \$1,017 on health care last year to help cover uncompensated care provided to the uninsured, according to a report from Families USA.

Privately insured individuals spent an extra \$368 last year for the same thing.

'That is the hidden health tax," said the group's executive director, Ron Pol-

lack. "Everybody in the country probably knows that there is such a hidden health tax, but they don't know how significant it is.

According to the report, created with the help of Milliman Inc., an independent actuarial consulting firm, hospitals, doctors, and other health care professionals provided care worth \$116 billion to the uninsured last year. Of this, 37% was paid out-of-pocket by the patients themselves.

A further 26% of this was paid for by third-party sources, such as charities or community centers.

The remainder—\$42.7 billion—was

"Providers attempt to recover these uncompensated care dollars primarily by increasing charges for those with private insurance," according to the report. "This cost shift is borne almost exclusively by private insurance programs because the federal Medicare program's rules do not allow Medicare provider payments to easily adjust upward in response to this pressure."

At a press briefing to release the report, Ron Williams, chairman and CEO of Aetna Inc., said that the report answers a question many consumers have, "which is, 'Why does my premium go up?'

He added: "For every person who has private health insurance, there is a tax ... that these community hospitals and other hospitals have to collect in order to be there as a safety net."

Mr. Pollack stressed that the data in this report are from 2008, and that the huge amount of job loss still occurring in 2009 likely will mean that the amount borne by each U.S. family will grow to \$1,100 this year. A similar study conducted in 2005 found that the average family paid an extra \$922 to cover uncompensated care and the average individual paid an extra \$341.

In a statement accompanying the release of the report, Sen. Max Baucus (D-Mont.), chairman of the Senate Finance Committee and a leader on health care reform, said, "As this report shows, that hidden tax will only continue to grow unless we do something about it. That's why I'm committed to passing comprehensive health care reform this year. We must repeal this hidden tax and lift the burden from American families and businesses by ensuring quality, affordable health care for all Americans."

HUMALOG®

INSULIN LISPRO INJECTION (rDNA ORIGIN)
BRIEF SUMMARY: Consult package insert for complete prescribing information.

INDICATIONS AND USAGE: Humalog is an insulin analog that is indicated in the treatment of patients with diabetes mellitus for the control of hyperglycemia. Humalog has a more rapid onset and a shorter duration of action than regular human insulin. Therefore, in patients with type 1 diabetes, Humalog should be used in regimens that include a longer-acting insulin. However, in patients with type 2 diabetes, Humalog may be used without a longer-acting insulin. However, in patients with type 2 diabetes, Humalog may be used without a longer-acting insulin when used in combination therapy with sulfonylurea agents.

Humalog may be used in an external insulin pump, but should not be diluted or mixed with any other insulin when used in the pump. Humalog administration in insulin pumps has not been studied in patients with type 2 diabetes.

CONTRAINDICATIONS: Humalog is contraindicated during episodes of hypoglycemia and in patients sensitive to Humalog or any of its excipients.

Humalog or any of its excipients.

WARNINGS: This human insulin analog differs from regular human insulin by its rapid onset of action as well as a shorter duration of activity. When used as a mealtime insulin, the dose of Humalog should be given within 15 minutes before or immediately after the meal. Because of the short duration of action of Humalog, patients with type 1 diabetes also require a longer-acting insulin to maintain glucose control (except when using an external insulin pump).

External Insulin pumps: When used in an external insulin pump, Humalog should not be diluted or mixed with any other insulin. Patients should carefully read and follow the external insulin pump manufacturer's instructions and the "PATIENT INFORMATION" leaflet before using Humalog.

Physicians should carefully evaluate information on external insulin pump use in the Humalog physician package insert and in the external insulin pump manufacturer's instructions. If unexplained hyperglycemia or ketosis occurs during external insulin pump use, prompt identification and correction of the cause is necessary. The patient may require interim therapy with subcutaneous insulin injections (see PRECAUTIONS, For Patients Using External Insulin Pumps, and ODSAGE AND ADMINISTRATION).

Hypoglycemia is the most common adverse effect associated with the use of insulins, including Humalog. As with all insulins, the timing of hypoglycemia any differ among various insulin formulations. Glucose monitoring is recommended for all patients with diabetes and is particularly important for patients using an external insulin pump.

Any change of insulin should be made cautiously and only under medical supervision. Changes in insulin strength, manufacturer, type (eg, regular, NPH, analog), species, or method of manufacture may result in the need for a change in dosage.

PRECAUTIONS: General—Hypoglycemia and hypokalemia are among the potential clinical adverse effects associated with the use of all insulins. Because of differences in the action of Humalog and other insulins, care should be taken in patients in whom such potential side effects might be clinically relevant (e.g. patients who are fasting, have autonomic neuropathy, or are using potassium-lovering drugs or patients taking drugs sensitive serum potassium level). Lipodystrophy and hypersensitivity are among other potential clinical adverse effects associated with the use of all insulins.

As with all insulin preparations, the time course of Humalog action may vary in different individuals or at different times in the same individual and is dependent on site of injection, blood supply, temperature, and hypsical activity.

Adjustment of dosage of any insulin may be necessary if patients change their physical activity or their usual meal plan. Insulin requirements may be altered during iliness, emotional disturbances, or other stress.

Hypoglycemia—As with all insulin preparations, hypoglycemic reactions may be associated with the administration of Humalog, Rapid changes in serum glucose concentrations may induce symptoms of hypoglycemia in persons with diabetes, regardless of the glucose value. Early warning symptoms of hypoglycemia may be different or less pronounced under certain conditions, such as long duration of diabetes, diabetic nerve disease, use of medications such as beta-blockers, or intensified diabetes control.

Renal Impairment—The requirements for insulin may be reduced in patients with renal impairment.

Hepatic Impairment—As with impaired hepatic function does not affect the absorption or disposition of Humalog, careful glucose monitoring and dose adjustments of insulin, including Humalog, may be necessary.

Allergy—Local Allergy—As with any insulin harpes reduced in patients with renal impairment.

Fine the reduced in patients with renal impairment.

Hepatic Impairment—These minor reactions usually r

these reactions may be related to factors other than insulin, such as irritants in a skin cleansing agent or poor injection technique.

Systemic Allergy—Less common, but potentially more serious, is generalized allergy to insulin, which may cause rash (including pruritus) over the whole body, shortness of breath, wheezing, reduction in blood pressure, rapid pulse, or sweating. Severe cases of generalized allergy, including anaphylactic reaction, may be life-threatening. Localized reactions and generalized myalgias have been reported with the use of cresol as an injectable excipient. In Humalog-controlled clinical trials, pruritus (with or without rash) was seen in 17 patients receiving Humalog (N=2944) (P=.053).

Antibody Production—In large clinical trials, antibodies that cross-react with human insulin and insulin lispro were observed in both Humulin R- and Humalog-treatment groups. As expected, the largest increase in the antibody levels during the 12-month clinical trials was observed with patients new to insulin therapy.

Usage of Humalog in External Insulin Pumps—The infusion set (reservoir syringe, tubing, and catheter), Disertonice 9-TRONex2 or D-TRONex2 or D-TR

monitoring, periodic hemoglobin Alv Esting, recognition and management or improgramma and importance and periodic assessment for diabetes complications.

Patients should be advised to inform their physician if they are pregnant or intend to become pregnant. Refer patients to the "PATIENT INFORMATION" leaflet for timing of Humalog dosing (<15 minutes before or immediately after a meal), storing insulin, and common adverse effects.

For Patients Using Insulin Pen Delivery Devices: Before starting therapy, patients should read the "PATIENT INFORMATION" leaflet that accompanies the delivery device, they should also reread these materials each time the prescription is renewed. Patients should be instructed on how to properly use the delivery device, prime the Pen to a stream of insulin, and properly dispose of needles. Patients ushould be advised not to share their Pens with others.

For Patients Using External Insulin Pumps: Patients using an external insulin pump should be trained in intensive insulin therapy and in the function of their external insulin pump and pump accessories. Humalog was tested in the MiniMedi* Models 506, 507, and 508 insulin pumps using MiniMedi* Polyfin* Infusion sets. Humalog was also tested in the Disertonic** H-TRONplus**21 v100 insulin pump (with platic 3.15 ml. Insulin reservoir), and the Disertonic**41 Humalog was insulin pumps (with Humalog 3 mL cartridges) using Disertonic Rapid** Infusion set.

reservoir), and the Disetronic D-HRUNE²² and D-HRUNE²² insulin pumps (with Humalog 3 m.L cartridges) using Disetronic Rapide²² intusion sets.

The infusion set (reservoir syringe, tubing, catheter), D-TRONPa²² or D-TRONPulse²² cartridge adapter, and Humalog in the external insulin pump reservoir should be replaced, and a new infusion site selected every 48 hours or less. Humalog in the external pump should not be exposed to temperatures above 37°C (98.6°F).

A Humalog 3 mL cartridge used in the D-TRONP²² or D-TRONPulse²² pump should be discarded after 7 days, even if it still contains Humalog. Infusion sites that are erythematous, pruritic, or thickened should be reported to medical personnel, and a new site selected.

Humalog should not be diluted or mixed with any other insulin when used in an external insulin pump. Laboratory Tests—As with all insulins, the therapeutic response to Humalog should be monitored by periodic blood glucose tests. Periodic measurement of hemoglobin A1C is recommended for the monitoring of long-term divermic control.

blood glucose tests. Periodic measurement of nemoglobin Al Lis recommended for the monitoring of long-term glycemic control.
Drug Interactions—Insulin requirements may be increased by medications with hyperglycemic activity, such as corticosteroids, isoniazid, certain lipid-lowering drugs (eg., niacin), estrogens, oral contraceptives, phenothiazines, and thyroid replacement therapy (see CLINICAL PHARMACOLOGY).
Insulin requirements may be decreased in the presence of drugs that increase insulin sensitivity or have hypoglycemic activity, such as oral antidiabetic agents, salicylates, sulfa antibiotics, certain antidepressants (monoamine oxidase inhibitors), angiotensin-converting-enzyme inhibitors, angiotensin Il receptor blocking agents, beta-adrienergic blockers, inhibitors of pancreatic function (eg., octreoidde), and aclorobl. Beta-adrienergic blockers may mask the symptoms of hypoglycemia in some patients.

Mixing of Insulins—Care should be taken when mixing all insulins as a change in peak action may occur.
The American Diabetes Association warns in its Position Statement on Insulin Administration, "On mixing, physiochemical changes in the mixture may occur (either immediately or over time). As a result, the physiological response to the insulin mixture may differ from that of the injection of the insulins separately." Mixing Humalog with Humulin® N or Humulin® U does not decrease the absorption rate or the total bioavailability of Humalog.

Given alone or mixed with Humulin N, Humalog results in a more rapid absorption and glucose-lowering effect compared with regular human insulin.
Prognancy—Textagencic Effects—Pregnancy Category B—Reproduction studies with insulin lispro have been performed in pregnant rats and rabbits at parenteral doses up to 4 and 0.3 times, respectively, the average human dose (40 units/day) based on body surface area. The results have revealed no evidence of impaired fertility or harm to the fetus due to Humalog. There are, however, no adequate and well-controlled studies with Humalog in pregnant women. Because animal reproduction studies are not always predictive of human response, this drug should be used during pregnancy only if clearly needed.

Although there are limited clinical studies of the use of Humalog in pregnancy, published studies with human insulins suggest that optimizing overall glycemic control, including postprandial control, before conception and during pregnancy improves fetal outcome. Although the fetal complications of maternal hyperglycemia have been elled documented, fetal toxicity also has been reported with maternal hypogolycemia. Insulin requirements usually fall during the first trimester and increase during the second and third trimesters. Careful monitoring of the patient is required throughout pregnancy. During the perinatal period, careful monitoring of infants born to mothers with diabetes is warranted.

Nursing Mothers—It is unknown whether Humalog is excreted in significant amounts in human milk. Many drugs, including human insulin, are excreted in human milk. For this reason, caution should be exercised when Humalog is administered to a nursing woman. Patients with diabetes who are lactating may require adjustments in Humalog dose, meal plan, or both.

Pediatric Use—In a 9-month, crossover study of prepubescent children (n=60), aged 3 to 11 years, comparable glycemic control as measured by A1C was achieved regardless of treatment group: regular human insulin 30 minutes before meals 8.4%

ADVERSE REACTIONS: Clinical studies comparing Humalog with regular human insulin did not demonstrate a difference in frequency of adverse events between the 2 treatments.

Adverse events commonly associated with human insulin therapy include the following:

Body as a Whole—allergic reactions (see PRECAUTIONS).

Skin and Appendages—injection site reaction, lipodystrophy, pruritus, rash.

Other—hypoglycemia (see WARNINGS and PRECAUTIONS).

OVERDOSAGE: Hypoglycemia may occur as a result of an excess of insulin relative to food intake, energy expenditure, or both. Mild episodes of hypoglycemia usually can be treated with oral glucose. Adjustments in drug dosage, meal patterns, or exercise may be needed. More severe episodes with coma, seizure, or neurologic impairment may be treated with intramuscular/subcutaneous glucagon or concentrated intravenous glucose. Sustained carbohydrate intake and observation may be necessary because hypoglycemia may recur after apparent clinical recovery.

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DOSAGE AND ADMINISTRATION: Humalog is intended for subcutaneous administration, including use in select external insulin pumps (see DOSAGE AND ADMINISTRATION). External insulin Pumps). Dosage regimens of Humalog will vary among patients and should be determined by the healthcare provider familiar with the patients' metabolic needs, eating habits, and other lifestyle variables. Pharmacokinetic and pharmacodynamic studies showed Humalog to be equipotent to regular human insulin (ie, one unit of Humalog has the same glucose-lowering effect as one unit of regular human insulin), but with more rapid activity. The quicker glucose-lowering effect of Humalog is related to the more rapid absorption rate from subcutaneous tissue. An adjustment of dose or schedule of basal insulin may be needed when a patient changes from other insulins to Humalog, particularly to prevent premeal hyperglycemia.

When used as a mealtime insulin, Humalog should be given within 15 minutes before or immediately after a meal. Regular human insulin is best given 30 to 60 minutes before a meal. To achieve optimal glucose control, the amount of longer-acting insulin being igwen may need to be adjusted when using Humalog.

The rate of insulin absorption and consequently the onset of activity are known to be affected by the site of injection, exercise, and other variables. Humalog was absorbed at a consistently faster rate than regular human insulin in healthy male volunteers given 0.2 U/kg regular human insulin or Humalog at abdominal, deltoid, or femoral sites, the 3 sites often used by patients with diabetes. When not mixed in the same syringe with other insulins. Humalog maintains its rapid onset of action and has less variability in its onset of action among injection sites compared with regular human insulin (see PRECAUTIONS). After abdominal administration, Humalog is slightly shorter following abdominal injection,

adori containing vio dinis insulin rispio per inte (o-100). 10 mL vials 5 x 3 mL cartridges³ 5 x 3 mL disposable insulin delivery devices (Pen) 5 x 3 mL disposable insulin delivery devices (KwikPen™)

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Storage —Unopened Humalog should be stored in a refrigerator (2° to 8°C [36° to 46°F]), but not in the freezer. Do not use Humalog if it has been frozen. Unrefrigerated (below 30°C [86°F]) 12 vials, cartridges, Pens, and KwikPens must be used within 28 days or be discarded, even if they still contain Humalog. Protect from direct heat and light. Use in an External Insulin Pump—A Humalog 3mL cartridge used in the D-TRON®23 or D-TRONplus®23 should be discarded after 7 days, even if it still contains Humalog. Infusion sets, D-TRON®23 and D-TRONplus®23 cartridge adapters, and Humalog in the external insulin pump reservoir should be discarded every 48 hours or less.

KwikPens manufactured by Eli Lilly and Company, Indianapolis, IN 46285, USA.
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