

House Passes a Bill to Cap Insulin

VOCABULARY WORDS

1. sweeping /'swi:..piŋ/ affecting many things or people; large
Example: It is obvious that sweeping changes are needed in the legal system.
2. out-of-pocket /,aʊt.əv.pɒk.ɪt ɪk'spen.sɪz/ used about money that you have to spend yourself rather than having it paid for you, for example by your employer or insurance company:
Example: There were no out-of-pocket money costs. Everything was paid by the company.
3. co-pay /'kəʊ.peɪ/ a fixed cost for a service paid by someone who has insurance (= an agreement that a company will pay certain costs for health care, etc.) each time they use that service.
Example: Because she had health insurance, her only expense was a \$10 copay.
4. legislation /,ledʒ.ɪ'sleɪ.jən/ rules or laws relating to a particular activity that are made by a government:
Example: The Data Protection Act is a piece of legislation aimed at protecting the privacy of the individual.
5. ration /'ræʃ.ən/ to limit the amount of a particular thing that someone is allowed to have:
Example: During lockdown, people are not allowed to step out of their homes and food was rationed by the government.



The U.S. House of Representatives has passed the Build Back Better Act, which includes the most **sweeping** nationwide measure to date to limit **out-of-pocket co-pays** for insulin. The national co-pay cap, which the American Diabetes Association (ADA) has strongly promoted, would apply to Medicare recipients, individuals on commercial insurance, and those covered by other group health plans.

The House-passed **legislation** creates an out-of-pocket co-pay limit of \$35 per month for insulin. In the days before the House vote, nearly 15,000 ADA supporters contacted their representatives to strongly encourage support for co-pay limits and for allowing the government to work out drug prices with manufacturers.

Until now, the diabetes community has felt the effect of the large increase in the average cost of insulin, the price of which nearly tripled between 2002 and 2013. As a result of high

costs, one in four insulin-dependent Americans reports needing to **ration** their insulin. "This vote is a victory for millions of Americans facing unaffordable insulin and hope for lowering other drug costs. House leaders have taken a bold and urgent step this week," said Lisa Murdock, Chief Advocacy Officer for the ADA.

DISCUSSION

1. Do a lot of people in Japan suffer from diabetes?
2. Is it costly to be sick in Japan? How much do doctors' fees cost? How about hospitalization?
3. Do all companies in Japan provide insurance? Are family members covered?
4. Are there illnesses that are not covered by health insurance? What are they?
5. Is there an age limit for the insurance?
6. How does your government help when it comes to hospitalizations?