



Mission •  
To prevent and cure diabetes  
and to improve the lives of all  
people affected by diabetes.

Cure • Care • Commitment<sup>SM</sup>

May 9, 2006

Dear Senator,

On behalf of the nearly 21 million American children and adults living with diabetes, I write to you today on an urgent matter. This week, the Senate will be considering S. 1955, the Health Insurance Marketplace Modernization Act. The American Diabetes Association believes that the proposed approach is fundamentally flawed and must be opposed in all forms in order to protect your constituents with diabetes.

We appreciate that Chairman Enzi and many other senators have heard the concerns of tens of thousands of Americans with diabetes over the past several months and will attempt to address the problems associated with the pre-emption of state mandates and rating laws through the amendment process. However, attempts to create mandate thresholds, such as the anticipated Snowe Amendment, or narrow the parameters on rating pre-emptions, as anticipated in the Manager's Amendment, will not be adequate protections for people with diabetes. Your constituents with diabetes each benefit from dozens of state laws – which range from the mechanical aspects of insurance regulation and administration to laws mandating coverage for life-sustaining insulin. Any pre-emption or weakening of these state laws is a major threat to the well-being and lives of people with diabetes and should not be acceptable to the U.S. Senate.

At a time when, every 24 hours, 4100 people are diagnosed with diabetes, there are 230 amputations from diabetes, 120 people will enter end-stage kidney disease programs, and 55 people will go blind; at a time when we *lose 613 Americans daily and 225,000 annually* due to this epidemic; at time when diabetes continues to grow by more than 8 percent each year; and, at a time when 1 in 3 of our children will be diagnosed with diabetes in their lifetime, we cannot allow for any loss of ground in this battle. Health insurance is a lifeline, not a luxury for people with diabetes – so while anecdotes about the expenses of “Cadillac policies” may make great soundbites, but they just do not apply when you are talking about life or death scenarios for tens of millions of Americans with diabetes. **Accordingly, I ask you to stand with us in full opposition to S. 1955, no matter which cosmetic changes may be proposed on the Floor.**

The American Diabetes Association stands ready to work with Congress on future attempts to expand affordable, adequate and accessible health insurance to small businesses and other Americans who are uninsured and underinsured. If you have any questions or would like additional information, please contact Angie Montes, Director of Federal Government Affairs, at 703-299-2087, or [amontes@diabetes.org](mailto:amontes@diabetes.org).

Sincerely,

A handwritten signature in black ink that reads 'Lawrence T. Smith'.

Lawrence T. Smith  
Chair of the Board

A handwritten signature in black ink that reads 'Lynn B. Nicholas'.

Lynn Nicholas, FACHE  
Chief Executive Officer