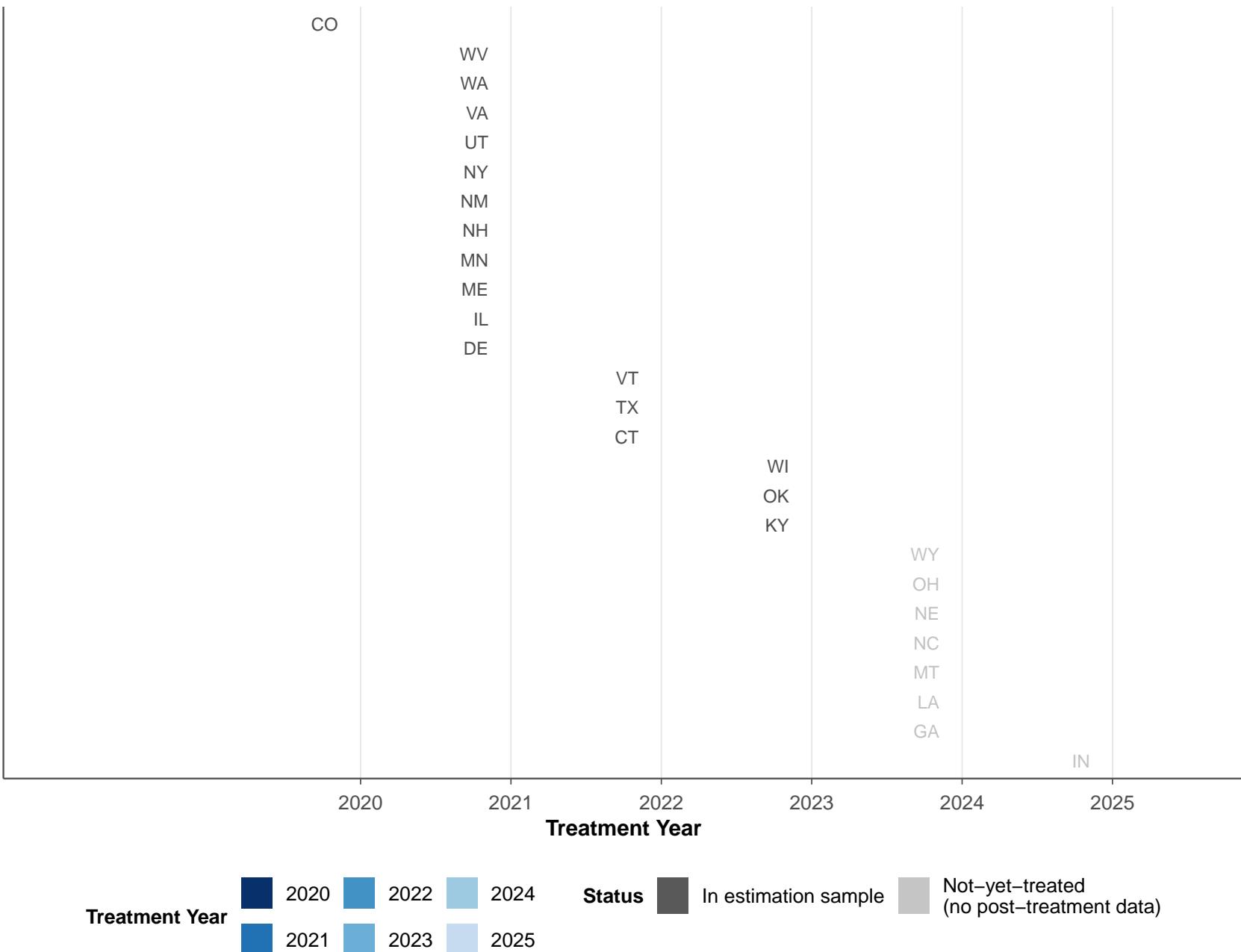


Staggered Adoption of State Insulin Copay Caps

Year of first full calendar-year exposure to copay cap legislation



Source: State legislation, NCSL insulin copay cap tracker.

6 treatment cohorts, 26 states adopted caps between 2020–2025. Treatment year is the first January 1 under the law.

Faded bars = states with treatment onset after 2023 (not-yet-treated; reclassified as controls in estimation).

Vermont excluded from primary analysis due to suppressed post-treatment mortality data.