Insulin Over the Counter: Available, but Risky

By Ruth Kava — December 14, 2015

People with Type 1 diabetes and some of those with Type 2 must have insulin to properly process their food, avoid diabetic complications, and in many cases, stay alive. Typically, managing the disease involves interacting with one's doctor or other healthcare advisor and getting a prescription for the drug.

But what if someone loses their insurance or can't afford the copays, etc.? Well, many folks don't know it, but it's possible to buy insulin (and needles and syringes) without a prescription over the counter, or OTC, much as one might buy ibuprofen or aspirin (although you still would have to get it from the pharmacy). So that would be a good thing, right?

Maybe not.

A story that aired on NPR radio recently described the situation of one woman with diabetes who had no insurance, and no physician to advise her. Although she was able to obtain the OTC insulin, it didn't really solve all her problems for several reasons.

Importantly, the OTC insulin that's available is an older formulation (circa 1980s) that isn't the same as those that are prescription varieties today. Some of the newer types are long-acting, some may not be activated immediately upon injection, and some may act immediately but only for a short time. So any instructions she may have been given when she did see a physician might not be appropriate for these old forms.

For example, she tried to "guesstimate" the proper dose and timing based on the earlier instructions and ran into trouble, ending up in the emergency room more than once. If a person uses too much insulin, they run the risk of dangerously-low blood sugar; if they use too little their blood sugar won't be well controlled, and the likelihood of diabetic complications such as blindness and kidney failure increases. So one must monitor blood sugar levels, and every so often check long-term control by measuring hemoglobin A1C. Not so easy to do if you can't afford a glucose meter and glucose test strips.
So, although OTC insulin might be a life-saving option for some, it clearly is not the best option. Diabetes is a chronic condition that requires careful monitoring by knowledgeable professionals, to obtain the best results and reduce the risk for future serious complications.