

Pay or Die

Insulin does not belong to me, it belongs to the world. - Sir Frederick Banting, co-inventor of insulin who sold his right to the patent for \$1 in 1923.

The US healthcare system is the most expensive in the world and close to half of all Americans reportedly struggle to pay for their healthcare. PAY OR DIE explores the crushing financial reality for millions of insulin dependent Americans living with diabetes, as pharmaceutical companies push the price of this life saving medication to exorbitant levels, making record breaking profits. This is only further bolstered by the government's lack of regulation.

PAY OR DIE voices the stories of families struggling to afford their life saving medications in one of the richest countries in the world, The United States of America. The film trails a distraught Minnesota family desperate for answers after their son Alec dies at the age of 26 from rationing his insulin only weeks after aging off his parents health insurance. In Oregon, a mother and daughter who both live with type one diabetes become homeless due to the exorbitant cost of their medication and are forced to join the plight of medical refugees who are leaving the US to source affordable medication in other countries. A newly diagnosed woman highlights the physical and emotional toll she faces whilst unable to grasp the dire economic reality that lies ahead. This enraging and enlightening film lays bare the human cost of the United States' insulin affordability crisis, and serves as a call to action against the medical-industrial complex that monetizes our bodies and lives.

Production Companies (opening cards)

MTV Documentary Films Presents

A Film By: Post Road Pictures

A Film By: Salty Features, Social Construct Films

In Association With – Artemis Rising Foundation

In Association With – Sons Of Rigor, DeNovo Initiative

Main Credits (end cards)

Director – Scott Alexander Ruderman

Director – Rachael Dyer

Producers – Rachael Dyer, Scott Alexander Ruderman, Yael Melamede

Executive Producer – Sheila Nevins

Executive Producers – Trish Adlesic, Regina K. Scully, Luran Bromely

Executive Producers – Douglas Choi, Dawn Bonder, Marci Wiseman

Executive Producers – Russell Long, Sarah Lucas, Zak Kilberg

Supervising Editor: Toby Shimin

Editor: Will Rogers

Music: T. Griffin

Director of Photography: Scott Alexander Ruderman

DIRECTOR'S STATEMENTS

"Most of my adult life has been defined by one inescapable question: How can I make enough money as a filmmaker to afford the insulin I need to stay alive?" - Director Scott Ruderman

Story Behind the Film

I was a carefree, 19-year-old college freshman when I was diagnosed with type 1 diabetes and my life was forever changed. Since that day, I have walked a life-or-death tightrope each and every day. Living with type 1 diabetes means having to micromanage the insulin I take, the food I eat, and the activities I do, in order to keep my blood sugar from going too high—risking blindness, amputation, and death—or too low, risking seizures and—again—death.

I thought that was hard enough. But then I turned 26, and aged out of my parents' health insurance plan. That's when I came face-to-face with the crushing financial reality of living with type 1 diabetes in America.

In 2018, my partner Rachael and I went to Vancouver, Canada to visit her family. Rachael encouraged me to see if I could get access to affordable insulin while we were there. We walked into a pharmacy, and the pharmacist showed me all the different types of insulin, ranging in price from \$19 to \$22 per vial. Right there and then, my eyes welled up with tears. Those exact same insulin vials—the same manufacturers, same chemical compositions—cost upwards of \$300 per vial in the United States. How could that be?

I began to dig deeper. I reached out to other Americans living with type 1 diabetes and learned about the extreme measures they were taking simply to stay alive. *PAY OR DIE* is a deeply personal journey for me, and was born out of a sense of duty, as a filmmaker with type 1 diabetes, to use my filmmaking skills to bring attention to people who are struggling and even dying, senselessly.

- Scott Alexander Ruderman, Director/Producer/Cinematographer

As a dual Australian-Canadian citizen living and working in the US as a television and film director and producer, I've often found myself reeling from the complexity and exorbitant cost of the American healthcare system. But it wasn't until I met Scott that I truly saw and felt firsthand the toll it takes when a human being is forced to not only endure the physical and emotional burdens of living with a disease, but to do so within the harsh confines of a medical-industrial complex that monetizes their body, their life and their humanity.

We've set out to make a film that takes audiences on a journey similar to my own. By creating a film that focuses on the human beings behind the headlines, we aim to lay bare the reality of life — and death — for individuals and families dealing with the inequities and injustices of health care in the richest country in the world. *PAY OR DIE* will be a call to action to stand up and fight for change.

- Rachael Dyer, Director/Producer

ABOUT THE SUBJECTS

NICOLE & JAMES

Nicole and James are the biracial parents of 26-year-old Alec, who died from rationing his insulin within one month of aging out of his parents' health insurance plan. Nicole and James, have made it their mission to advocate for affordable insulin. As Nicole and James testify at their state's legislature, they help build a coalition to pass a bill to ensure that what happened to their son will not happen to another, and no family will have to endure the constant heartbreak of a loss that was avoidable.

SANDRA & EMMA

Sandra and her eleven-year-old daughter Emma both have type 1 diabetes. After Sandra lost her job, they couldn't afford both rent and insulin, and ended up homeless, living in their car in a Walmart parking lot. As they chase affordable insulin across the Canadian border, they struggle to rebuild their lives. More than just a mother-daughter duo, they are true friends who bring humor and teamwork to an impossible situation.

CARA

A free-spirited young woman with a quirky sense of humor, Cara is diagnosed with type 1 diabetes as COVID-19 surfaces. As she grapples with her new diagnosis, focusing all her energy on learning how to simply stay alive, her longtime partner, Joe, raises concerns about the financial reality they now face and will carry for the rest of her life – all alongside the challenges of a global pandemic.

DR S. VINCENT RAJKUMAR (EXPERT)

Dr. S. Vincent Rajkumar, a hematologist oncologist at the Mayo Clinic, has made it his mission to address the many reasons why prescription drug costs are so high in the United States, including lifesaving drugs like insulin that have been around for over 100 years. Rajkumar highlights the impact of high prescription drug costs on patients and families and why the current policy needs to change.