

Technology can provide opportunities for a quality of life that prevents lows and improves outcomes. Technology can be expensive so it's important to do as much research as you can upfront.

#### Cost tips:

- Talk to your diabetic team about costs and avenues you can take to reduce your costs;
- Consult with your insurance company about your plan's coverage;
- Research the locations to purchase supplies and the related costs;
- Look at costs for a 30-day supply vs. a 90-day supply and who ships to you (suppliers);
- If you find that you are not covered for devices or supplies, check with your doctor because he/she may be able to write a medical necessity letter that you can provide to your insurance;
- Research information on how to extend the life of your device;
- If you have no insurance, call the manufacturer and ask for the cash price. Many times you can negotiate an affordable cash price;
- Additional insurance cards may or may not be of value; you can do the research so see what these cards will cover; and,
- There are many economical options for meters and the test strips. There are "Meter plus Coaching" options. On this option you pay a monthly fee (some as low as \$39 a month) and there are unlimited strips provided. Individual coaching is also provided along the way to help you manage your high and/or low meter readings.

#### Determining Your Cost for a Device:

1. You ask for a cost to you;
2. The provider begins an Assignment of Benefit (AOB) procedure:
  - You give them permission to contact your insurance provider and the doctor; and,
  - You can also fill out the AOB online, usually stated as "Get Started" on the manufacturer's website;
3. Your doctor completes a letter of medical necessity and other supporting information (if needed). This serves as the prescription for the device;
4. This information is then submitted to the insurance provider to await final approval; and,
5. Ship date for device is set upon insurance approval.

## **Warranties for Devices**

Every device has a different warranty. The warranty is the amount of time the manufacturer will fix or replace the device without charging you. If the device is lost, you must replace it at your cost. Contact the manufacturer to obtain warranty timelines. Once you are past warranty many insurance companies will pay to replace the device. Contact the manufacturer once you are out of warranty on your current device.

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*This document is not intended to take the place of the care and attention of your personal physician or other professional medical services. Our aim is to promote active participation in your care and treatment by providing information and education. Questions about individual health concerns or specific treatment options should be discussed with your physician.*

## **Recommended**

[CGM and Flash Monitoring Comparison](#)

[Pump Options](#)