

# Diabetes and Insurance

A diagnosis of type 1 diabetes brings many new changes, and one of those changes may be dealing with your insurance company. If there is one word that can help in that process going smoothly, it's: "Be proactive!" (Ok...that's two words but you get the point.)

Here are a few steps you can take:

- **Contact your insurance company** - Find out what's covered, what's not, and what your out-of-pocket expenses will be for diabetes care necessities (test strips, meters and insulin.)
- Ask about preferred supplies or vendors - Some insurance plans cover Humalog and not Novolog (and vice versa) while others only cover specific pumps and CGMs. These can change as frequently as every six months so call to find out.
- **Get ahead of the game** - If you are thinking about getting a pump or CGM, talk with your doctor early so you can research what steps you may need to take with the insurance company and plan for costs. The good news here is that many of the pump and CGM companies will contact the insurance company for you and work with you through the process.
- **Do your homework for open enrollment** - and start early. When it comes time for open enrollment, research to compare plans. What are the costs for specialists? Are there only certain test strips that are covered? Get familiar with the insurance company's Summary of Benefits which can often be found on the company's website. It takes time to do this research so start early.
- **Be proactive** - If you are running low on supplies, don't assume that the process is just moving along smoothly. Make sure it is by calling the insurance company, doctor's office, or pharmacy to find out where the process is and if there is something you can do to help speed it along.

*Updated 2/17/19*

*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**

# Diabetes and Insurance

[What if I Don't Have Insurance?](#)

[Diabetes and Your Marriage](#)

[Sources of Support](#)

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## Sources

[\*Financial Help for Diabetes Care - NIDDK\*](#)

[\*4 Things to Think About When Choosing Your Health Care Plan During Open Enrollment - Access Better Coverage\*](#)

[\*Finding Insurance If You Are Uninsured - ADA\*](#)

[\*The Step-by-Step Guide to Comparing Health Plans - diaTribe\*](#)

[\*How Can I Pay for Diabetes Medications and Care - diaTribe\*](#)

[\*Insurance - Navigating Denials - Beyond Type 1\*](#)

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