

Diabetes Treatment and Management

If you or your loved one has diabetes, it's important to make sure you have health coverage so you can manage and treat it. Fortunately, health insurance companies cannot deny coverage, charge more, or limit your benefits.

Most of the time, you can take care of your diabetes yourself, under the supervision of a doctor or specialist. Diabetes is the most expensive chronic disease in the United States, so consider the costs and benefits of health plans for all of your diabetes medications and supplies, such as insulin, insulin pump supplies, continuous glucose monitors (CGMs), test strips, blood glucose meters.

Additionally, you'll need coverage for all of your doctor visits, laboratory tests, emergency care, and preventive and wellness care to successfully manage your diabetes.

Some things to consider if you're living with diabetes and enrolling in a health plan:

Review your plan's network and costs

Any plan you choose will allow you to receive care from health professionals who work in diabetes care, as well as doctors who specialize in diabetes treatment (endocrinologists).

- Choosing a Value Plan may reduce your out-of-pocket costs because certain diabetes care services and medications are included for free in these plans.
- Carefully choose your plan type, such as an EPO (exclusive provider organization), PPO (preferred provider organization) or HMO (health maintenance organization). Consider that you may need extensive care, including visits with specialists or hospital stays. Also confirm that your providers are in your health plan's network of care.
- Check if you will be charged more for an out-of-network provider and if you would need a referral to see a specialist.
- When shopping for a plan, you can review its Summary of Benefits and Coverage, which shows out-of-pocket costs like copays or coinsurance for different types of services, including prescriptions.
- Visit MarylandHealthConnection.gov/choose-a-plan/ to compare plans and get an estimate.



Consider diabetes prescription costs

- Diabetes medication can be very expensive. Be sure to look at the plan's prescription options for generic and non-generic medications to see how much you will have to pay.
- Factor in the drug deductible costs; that is, the portion of the drug costs you will have to pay, when choosing your health plan. Look at the benefits of your plan to find out. This is different than your deductible for other services, like seeing a doctor.
- Some plans may require approval, known as pre-authorization, before covering certain medications.

Keep the doctors you trust

It's important to feel comfortable with and trust your diabetes specialist.

You'll also want to be sure your doctor or specialist accepts your plan, so you pay less for services.

- Search for a doctor or specialist's name at MarylandHealthConnection.gov/find-a-provider. It's important to also call the doctor's office to confirm.
- Contact your insurance company for help finding a local doctor who takes your insurance.

You may qualify for financial help with health coverage

- When you enroll through Maryland Health Connection, you may qualify for financial help to lower the cost of a health insurance plan. In fact, 9 out of 10 Marylanders enrolled through Maryland Health Connection last year received assistance to make coverage more affordable.
- If you qualify for a cost-sharing reduction (lower out-of-pocket costs such as deductibles and copays), you must choose a Silver-level plan to access these savings.

YOU CAN GET FREE, IN-PERSON ENROLLMENT HELP

Free help is available to find a health insurance plan that's right for you. You can meet with a trained navigator or broker near you.

Visit MarylandHealthConnection.gov/help or call **1-855-642-8572**. Deaf and hard of hearing use Relay service.