

What You Need to Know About Medicare and Diabetes An Update from the National Diabetes Education Program and The Centers for Medicare and Medicaid Services

There is good news from Medicare for people with diabetes--and those at risk for the disease. Over the past few years, Medicare has made several changes in its benefits related to preventive care and diabetes. Here is an update about Medicare and diabetes to help you get the most out of your health care insurance.

The information provided here refers to benefits under the original fee-for-service Medicare plan. This Medicare Plan has two parts: Part A (Hospital Insurance) and Part B (Medical Insurance). The Part B Medicare deductible is \$110 in 2005, but that amount may change in subsequent years based on a statutory formula. If you are in a Medicare managed care plan, contact your plan to find out how these diabetes benefits are covered.

Preventive Care Benefits

Everyone who has Medicare insurance now has access to new Medicare Part B-covered preventive care benefits. This new coverage will help doctors diagnose and treat conditions in the early stages, helping to avoid serious illness. Be sure to talk with your health care provider about this menu of preventive care services and which ones you qualify for.

1. Welcome to Medicare Physical Exam

If your Medicare Part B coverage began on or after January 1, 2005, Medicare will now pay for a complete physical exam. **You must have this exam during the first 6 months after you enroll in Part B Medicare.** The exam includes a thorough review of your health, counseling about preventive services you may need, and referrals for other care if you need it.

You pay 20 percent of the Medicare-approved amount for the exam after you have met the yearly Part B deductible. Since this exam may be your first medical expense in the Medicare system for the year, you may need to pay for a large part of the Medicare-approved amount for this exam out-of-pocket. The amount you pay can be applied toward your yearly deductible.

2. Diabetes Screening

Medicare will now pay for tests to diagnose diabetes if you are at risk for the disease. The approved tests check your fasting blood glucose (sugar) levels. If you are obese or overweight or have high blood glucose, high blood pressure, cholesterol problems, or other risk factors, you may qualify for this test.

You may be able to get up to two screening tests in a 12-month period. If you qualify, the blood test is fully covered by Medicare, but you may need to pay 20 percent of the

Medicare-approved amount for the doctor's visit after the yearly deductible. If you have already been diagnosed with diabetes, this screening test does not apply to you.

3. Cardiovascular Screening

Medicare covers cardiovascular screenings that check your cholesterol and other blood fat (lipid) levels; this benefit covers testing every five years. If you qualify, the blood test is fully covered by Medicare, but you may need to pay 20 percent of the Medicare-approved amount for the doctor's visit after the yearly deductible.

Benefits for People with Diabetes

People with diabetes can tap into several Medicare benefits to help control diabetes and avoid serious health problems. These benefits will help with day-to-day management of diabetes.

1. Diabetes Equipment and Supplies

Medicare helps pay for diabetes self-testing equipment and supplies, including blood glucose meters, test strips, and lancets (the devices to stick your finger) prescribed by your health care provider. You may purchase your supplies at your pharmacy, hospital, or clinic or you may order them by mail. If you qualify, you pay 20 percent of the Medicare-approved amount after you have met your Part B deductible.

2. Diabetes Self-Management Training

Diabetes self-management training helps you learn how to manage your diabetes successfully. Your doctor or other qualified health care provider must prescribe this training for you for Medicare to cover it. You will learn how to manage your blood glucose, how to make informed choices about nutrition and exercise, and how to prevent and treat complications of diabetes.

You must get this training from a certified diabetes self-management education program. These programs are certified by the American Diabetes Association (ADA) or the Indian Health Service (IHS). Your doctor or a qualified non-physician health care provider will give you information about where to get diabetes self-management training. You also may check with the American Diabetes Association or the Indian Health Service to find a Medicare-approved training program near you (see the list of resources at the end of this article). If there isn't a certified training program in your area, ask your doctor to refer you to a registered dietitian to get the covered diabetes self-management training--or contact your local Medicare contractor.

Medicare will cover a total of 10 hours of initial training within a 12-month period. You pay 20 percent of the Medicare-approved amount after you have met the yearly Part B deductible.

3. Medical Nutrition Therapy Services

Medical nutrition therapy services help you learn to eat healthy foods to keep your diabetes in control. Your doctor must prescribe these services for you. A registered

dietitian or nutrition professional provides medical nutrition therapy services. These services may include:

- A review of your current eating habits
- Nutrition counseling (what foods to eat)
- How to manage lifestyle factors that affect your food choices
- Follow-up visits to check on your progress in managing your food choices.

Ask your doctor to refer you to a nutrition professional or contact the American Dietetic Association (see the resource list). You pay 20 percent of the Medicare-approved amount after you have met the yearly Part B deductible.

4. Other Medicare Benefits

Medicare pays for several other services for people with diabetes who have Medicare Part B. You need a doctor's prescription for these services:

- The A1C test to check your blood glucose control
- Dilated eye exam to check for diabetic eye disease
- Glaucoma screening
- Flu and pneumococcal pneumonia shots.

Medicare also covers foot care and exams if you have nerve damage in either of your feet due to diabetes. One foot exam every six months by a podiatrist or other foot care specialist is allowed. You do **not** need a doctor's prescription for this service.

New Medicare Prescription Drug Plans Begin January 2006

January 1, 2006 marks the beginning of Medicare prescription drug plans for people who choose to enroll in them. This is the new "Part D" plan of Medicare. These plans may provide coverage for certain diabetes medications.

Enrollment in the new drug plans begins November 15, 2005. **If you do not enroll within 6 months of the date you become eligible for Part D coverage, Medicare may charge you a higher premium for your drug coverage.** People who are currently on Medicare should enroll during the initial enrollment period (November 15, 2005 to May 15, 2006) to avoid a penalty. Until the new plans take effect, Medicare-approved drug discount cards are available now.

For More Information

There are many resources where you can find more information about Medicare and diabetes as well as helpful tips for controlling and preventing diabetes. The National Diabetes Education Program has pulled this information together to help you control your diabetes for life.

Medicare Information

1-800-MEDICARE (1-800-633-4227) or 1-877-486-2048 for TTY users.

www.medicare.gov

For more details about Medicare benefits and diabetes, ask for the booklet called "Medicare Coverage of Diabetes Supplies & Services." Or go to this address on the Medicare website: <http://www.medicare.gov/publications/pubspdf11022.pdf>.

Information About Certified Diabetes Self-management Education Programs

American Diabetes Association
1-800-DIABETES (1-800-342-2383)
www.diabetes.org/education/eduprogram.asp

Indian Health Service
1-505-248-4182
www.ihs.gov/medicalprograms/diabetes

Diabetes Information and Resources

National Diabetes Education Program
1-800-438-5383
www.ndep.nih.gov

American Association of Diabetes Educators
To find a diabetes educator:
1-800-TEAM-UP4 (1-800-832-6874)
www.aadenet.org

American Diabetes Association
1-800-DIABETES (1-800-342-2383)
www.diabetes.org

American Dietetic Association
1-800-366-1655
www.eatright.org and click on "Find a Nutrition Professional"

Centers for Disease Control and Prevention
1-877-232-3422
www.cdc.gov/diabetes/index.htm

Juvenile Diabetes Research Foundation
1-800-533-CURE (800-633-4227)
www.jdrf.org

National Institute of Diabetes and Digestive and Kidney Diseases
of the National Institutes of Health
1-800-860-8747
www.niddk.nih.gov