

State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Alabama		
State Laws and Regulations	No applicable statute. Alabama is one of four states that does not have a mandate or insurance requirement specific to diabetes coverage.	
Insurance Policies Requires to Provide Coverage	N/A	
People Covered by Insurance Mandates	N/A	
Benefits Required by State Insurance Mandate		
Medication	No	N/A
Equipment and Supplies	No	N/A
Education	No	N/A
Services	No	N/A
Copayments and Deductibles	N/A	
Special Features and Issues	N/A	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered*	Covered**
Disposable Needles	Covered	Covered**
Syringe Combinations	Covered	Covered**
Blood Glucose Strips	Covered	Covered**
Notes:		
*Covered with restrictions: prescribed insulin and syringe combinations used for insulin (on preferred drug lists (PDL) and maximum units apply) and intradialytic parenteral nutrition (certification of medical necessity on script).		
**Requires a copay depending on fee group (based on fee group according to FPL); no fee for Native American patients.		
Diabetes Prevention and Control Programs	Alabama Diabetes Prevention and Control Program, Bureau of Health Promotion & Chronic Disease http://www.adph.org/diabetes/	



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Alaska		
State Laws and Regulations	Alaska statute: Alaska ST §21.42.390 , Date enacted: 2000.	
Insurance Policies Requires to Provide Coverage	All health care insurance plans must include coverage for outpatient self-management training and education and medical nutrition therapy. A health care insurance plan that includes coverage for pharmacy services must provide coverage for the cost of treating diabetes, including medication, equipment and supplies.	
People Covered by Insurance Mandates	<ul style="list-style-type: none"> • Insulin-dependent diabetes • Insulin-using diabetes • Gestational diabetes • Non-insulin-using diabetes 	
Benefits Required by State Insurance Mandate		
Medication	Yes	Not specified
Equipment and Supplies	Yes	Not specified
Education	Yes	Medical nutrition therapy included, if diabetes treatment is prescribed by a health care provider.
Services	Yes	Coverage for outpatient self-management training.
Copayments and Deductibles	Coverage is subject to standard policy provisions applicable to other benefits, including deductible or copayment provisions.	
Special Features and Issues	<ul style="list-style-type: none"> • Coverage for the cost of diabetes outpatient self-management training or education and for the cost of medical nutrition therapy is required only if provided by a health care provider trained in diabetes treatment of diabetes. • Alaska requires coverage for medical nutritional therapy, equipment and supplies only when the contract or insurance policy has prescription drug coverage. 	



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Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered**	Covered
Syringe Combinations	Covered**	Covered
Blood Glucose Strips	Covered**	Covered
Notes: **Covered as durable medical equipment		
Diabetes Prevention and Control Programs	Alaska Diabetes Prevention and Control Program http://www.hss.state.ak.us/dph/chronic/diabetes/default.htm	



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Arizona		
State Laws and Regulations	Arizona statute: ST §20-2325 : Diabetes equipment, supplies; ST §20-826 , Subscription contracts; ST §20-1057 : Evidence of coverage by health care services organizations, renewability; ST §20-1342 : Scope and format of policy; ST §20-1402 : Provisions of group disability policies; ST §20-1404 : Blanket disability insurance, Date enacted: 1998.	
Insurance Policies Requires to Provide Coverage	Hospital, medical, dental and optometric service corporation contracts; health care service organizations; disability insurance group and blanket disability insurance plans must include coverage for diabetes equipment and supplies.	
People Covered by Insurance Mandates	Patients with diabetes; type of diabetes not specified.	
Benefits Required by State Insurance Mandate		
Medication	Yes	Not specified.
Equipment and Supplies	Yes	<ol style="list-style-type: none"> 1. Blood glucose monitors. 2. Blood glucose monitors for the legally blind. 3. Test strips for glucose monitors and visual reading and urine testing strips. 4. Insulin preparations and glucagon. 5. Insulin cartridges. 6. Drawing up devices and monitors for the visually impaired. 7. Injection aids. 8. Insulin cartridges for the legally blind. 9. Syringes and lancets including automatic lancing devices. 10. Prescribed oral agents for controlling blood sugar that are included on the plan formulary. 11. To the extent coverage is required under Medicare, podiatry appliances for prevention of complications associated with diabetes.



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		12. Any other device, medication, equipment or supply for which coverage is required under Medicare from and after Jan 1, 1999. The coverage required in this paragraph is effective six months after the coverage is required under Medicare.
Education	No	N/A
Services	No	N/A
Copayments and Deductibles	Nothing prohibits a group disability insurer from imposing deductibles, coinsurance or other cost sharing in relation to benefits for equipment or supplies to treat diabetes.	
Special Features and Issues	Arizona requires coverage of equipment and supplies only when the insurance policy covers expenses incurred to treat diabetes.	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered	Covered
Syringe Combinations	Covered	Covered
Blood Glucose Strips	Covered	Covered
Notes:		
Diabetes Prevention and Control Programs	Arizona Diabetes Control & Prevention Coordinator, Arizona Department of Health Services http://www.azdiabetes.gov/	



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Arkansas		
State Laws and Regulations	Arkansas statutes: ST §23-79-601 : Definitions; ST §23-79-602 : Diabetes self-management training licensed providers; prescription by physician; ST §23-79-603 : Requirements; ST §23-79-604 : Exclusions; ST §23-79-605 : Regulations; ST §23-79-606 : Applicability – Delivery within state; ST §23-79-607 : Applicability – Exceptions. Date effective: Aug 1, 1997	
Insurance Policies Requires to Provide Coverage	"Health insurance policy" means a group insurance policy, contract or plan or an individual policy, contract or plan that provides medical coverage on an expense incurred, service or prepaid risk-sharing basis.	
People Covered by Insurance Mandates	<ul style="list-style-type: none"> • Type I diabetes • Type II diabetes • Gestational diabetes 	
Benefits Required by State Insurance Mandate		
Medication	N/A	Note mentioned.
Equipment and Supplies	Yes	<ol style="list-style-type: none"> 1. Blood glucose monitors, which include all commercially available blood glucose monitors designed for patient use and for those who have been diagnosed with diabetes. 2. Blood glucose monitors for the legally blind, which include all commercially available blood glucose monitors designed for patient use with adaptive devices and for those who are legally blind and have been diagnosed with diabetes. 3. Test strips for glucose monitors, which include all test strips approved by the Federal Food and Drug Administration, glucose control solutions, lancet devices, and lancets for monitoring glycemic control. 4. Visual reading and urine testing strips, which include visual reading strips for glucose, urine testing strips for ketones, or



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		<p>urine test strips for both glucose and ketones. Urine test strips for glucose only are not acceptable as the sole method of monitoring.</p> <ol style="list-style-type: none">5. Insulin, which includes all commercially available insulin preparations including insulin analog preparations available in either vial or cartridge.6. Injection aids, which include devices used to assist with insulin injection.7. Syringes, which include insulin syringes, pen-like insulin injection devices and pen needles for pen-like insulin injection devices.8. Insulin pumps as prescribed by the physician and appurtenances thereto, which include insulin infusion pumps and supplies such as skin preparations, adhesive supplies, infusion sets, cartridges, batteries and other disposable supplies needed to maintain insulin pump therapy. These include durable and disposable devices used to assist in the injection of insulin.9. Oral agents for controlling the blood sugar level, which are prescription drugs.10. Podiatric appliances to prevent of complications associated with diabetes, which include therapeutic molded or depth-inlay shoes, replacement inserts, preventive devices, and shoe modifications for prevention and treatment.
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		11. Glucagon emergency kits and injectable glucagon
Education	Yes	Medical nutritional therapy included.
Services	Yes	Self-management training.
Copayments and Deductibles	Deductibles, coinsurance, other patient cost-sharing amounts or out-of-pocket limits or prior authorization or other utilization review requirements or processes will remain consistent with those established for other services covered by a given health insurance policy.	
Special Features and Issues	N/A	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered with restrictions	Covered
Disposable Needles	Covered with restrictions	Covered
Syringe Combinations	Covered with restrictions	Not Covered
Blood Glucose Strips	Not Covered	Covered
Notes:		
Diabetes Prevention and Control Programs	Arkansas, Diabetes Control Program, Arkansas Department of Health Visit the webiste here .	



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California		
State Laws and Regulations	California Statutes: HLTH & S §1367.51 : Diabetes supplies and equipment; INS §10176.6: Insurance Coverage; INS §10176.61; INS §10177.7. Date enacted: Sept. 30, 2000.	
Insurance Policies Requires to Provide Coverage	Every health care service plan contract, except a specialized health care service plan contract, that is issued, amended, delivered or renewed on or after Jan 1, 2000, and that covers hospital, medical or surgical expenses.	
People Covered by Insurance Mandates	<ul style="list-style-type: none"> • Insulin-using diabetes • Non-insulin-using diabetes • Gestational diabetes 	
Benefits Required by State Insurance Mandate		
Medication	Yes	<ol style="list-style-type: none"> 1. Insulin. 2. Prescriptive medications to treat diabetes. 3. Glucagon.
Equipment and Supplies	Yes	<ol style="list-style-type: none"> 1. Blood glucose monitors and blood glucose testing strips. 2. Blood glucose monitors designed to assist the visually impaired. 3. Insulin pumps and all related necessary supplies. 4. Ketone urine testing strips. 5. Lancets and lancet puncture devices. 6. Pen delivery systems to administer insulin. 7. Podiatric devices to prevent or treat diabetes-related complications. 8. Insulin syringes. 9. Visual aids, excluding eyewear, to help the visually impaired with proper dosing of insulin.
Education	Yes	Medical nutritional therapy included.



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Services		<ul style="list-style-type: none"> • Diabetes outpatient self-management training. • Benefits shall include, but not be limited to, instruction that will enable diabetic patients and their families to gain an understanding of the diabetic disease process, and the daily management of diabetic therapy, in order to avoid frequent hospitalization and complications.
Coverage for Amputees	Yes	Insurers must offer at least one policy with this choice; See below under "Special features and issues" for more detailed information.
Copayments and Deductibles	The copayments and deductibles for the benefits specified in "equipment" and "medication" shall not exceed those established for similar benefits within the given plan. The copayments for the benefits specified in "services" shall not exceed those established for physician office visits by the plan.	
Special Features and Issues	Coverage for amputees: 1367.18 : Every health care service plan, except a specialized health care service plan, that covers hospital, medical or surgical expenses on a group basis shall offer coverage for orthotic and prosthetic devices and services.	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered	Covered
Syringe Combinations	Covered	Covered
Blood Glucose Strips	Covered	Covered
Notes:		
Diabetes Prevention and Control Programs	California Diabetes Program, California Department of Public Health http://caldiabetes.org/	



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Colorado		
State Laws and Regulations	Colorado Statute: ST §10-16-104 (subsection 13) : Mandatory coverage provisions; ST § 10-16-105: Small group sickness and accident insurance, guaranteed issue, mandated provisions for basic health benefit plans, rules, benefit design advisory committee. Date enacted: 1998.	
Insurance Policies Requires to Provide Coverage	Any health benefit plan, except supplemental policies that cover a specified disease or other limited benefit, that provides hospital, surgical or medical expense insurance shall provide coverage for diabetes.	
People Covered by Insurance Mandates	"Patient with diabetes" means a person with elevated blood glucose levels who has been diagnosed as having diabetes by an appropriately licensed health care professional.	
Benefits Required by State Insurance Mandate		
Medication	N/A	Not mentioned.
Equipment and Supplies	Yes	Not specified.
Education	Yes	Medical nutrition therapy included.
Services	Yes	Outpatient self-management training.
Coverage for Amputees	Yes	See below under "Special features and issues" for more detailed information.
Copayments and Deductibles	Benefits are subject to the same annual deductibles or copayments established for all other covered benefits within a given policy. Private third-party payers shall not reduce or eliminate coverage due to the requirements of this law.	
Special Features and Issues	Coverage for Amputees: §10-16-104 (subsection 14) : Any health benefit plan, except supplemental policies that cover a specified disease or other limited benefit, that provides hospital, surgical or medical expense insurance shall provide coverage for benefits for prosthetic devices that equal those benefits provided for under federal law for health insurance for the aged and disabled.	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered**	Covered
Syringe Combinations	Covered**	Covered



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Blood Glucose Strips	Covered**	Covered
<p>Notes: Disease Management/Patient Education Program includes diabetes under the program Diabetes Disease Management. Program administrator: McKesson Health Solutions Inc.</p> <p>**Covered as durable medical equipment.</p>		
Diabetes Prevention and Control Programs	<p>Colorado Diabetes Prevention and Control Program, Colorado Department of Public Health and Environment</p> <p>http://www.cdphe.state.co.us/pp/diabetes/index.html</p>	



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Connecticut		
State Laws and Regulations	CT ST §38a-492d: Mandatory coverage for diabetes testing and treatment; CT ST §38a-492e: Mandatory coverage for diabetes outpatient self-management training; CT ST §38a-518d: Mandatory coverage for diabetes testing and treatment; CT ST §38a-518e: Mandatory coverage for diabetes outpatient self-management training. Date enacted: 1999.	
Insurance Policies Requires to Provide Coverage	Each individual health insurance policy that provides coverage delivered, issued for delivery or renewed in this state on or after Oct 1, 1997, shall provide coverage for laboratory and diagnostic tests for all types of diabetes.	
People Covered by Insurance Mandates	<ul style="list-style-type: none"> • Insulin-dependent diabetes • Insulin-using diabetes • Gestational diabetes • Non-insulin-using diabetes 	
Benefits Required by State Insurance Mandate		
Medication	Yes	Not specified.
Equipment and Supplies	Yes	Not specified.
Education	Yes	Medical nutrition therapy included.
Services	Yes	Outpatient self-management training; initial training visits provided to an individual after the initial diagnosis of diabetes.
Copayments and Deductibles	Benefits shall be subject to the same terms and conditions applicable to all other benefits under such policies.	
Special Features and Issues	CT law (CT Sec. 38a-523) requires an insurer to cover prosthetic devices under its policy, as it would any other medical procedure. Enacted in 1987.	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered	Covered
Syringe Combinations	Covered	Covered
Blood Glucose Strips	Covered	Covered



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Notes:	
Diabetes Prevention and Control Programs	Connecticut Diabetes Prevention and Control Program, Connecticut Department of Public Health http://www.ct.gov/dph/cwp/view.asp?a=3135&q=397524



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Delaware		
State Laws and Regulations	Delaware Code: 18§3344 : Health Insurance Coverage; 18§3560 : Insurance coverage for diabetes. Date enacted: June 2000.	
Insurance Policies Requires to Provide Coverage	Every individual or group hospital service corporation contract, individual or group medical service corporation contract, individual or group health service corporation contract, individual health insurance policy, group health insurance policy, and contract for health care services that provides hospital, outpatient services, or medical expense benefits and provides coverage for prescription drugs and that is delivered, issued, executed, or renewed in this State pursuant to Title 18 of the Delaware Code or is approved for issuance or renewal in this State by the Insurance Commissioner shall provide benefits to any subscriber or other person covered there under for expenses incurred for the following equipment and supplies for the treatment of diabetes (see below), if recommended in writing or prescribed by a physician.	
People Covered by Insurance Mandates	Type of diabetes not specified.	
Benefits Required by State Insurance Mandate		
Medication	Yes	<ol style="list-style-type: none"> 1. Pharmacological agents for controlling blood sugar. 2. Insulin.
Equipment and Supplies	Yes	<ol style="list-style-type: none"> 1. Insulin pumps. 2. Blood glucose meters and strips. 3. Urine testing strips. 4. Syringes.
Education	No	N/A
Services	No	N/A
Copayments and Deductibles	Not specified.	
Special Features and Issues	Delaware requires coverage of supplies only when the contract or insurance policy provides prescription drug coverage.	
Public Programs	Medicaid	CHIP



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Prescribed Insulin	Covered	Covered
Disposable Needles	Covered	Covered
Syringe Combinations	Covered	Covered
Blood Glucose Strips	Covered	Covered
Notes:		
Diabetes Prevention and Control Programs	Delaware Diabetes Prevention and Control Program, Delaware Health and Social Services http://www.dhss.delaware.gov/dph/dpc/diabetes.html	



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Florida		
State Laws and Regulations	Florida Statutes: FL ST §627.6408: Diabetes Treatment Services; FL ST §627.65745: Group, Blanket and Franchise. Health Insurance Policies; FL ST §641.31: Health Maintenance Contracts. Date enacted: 1995.	
Insurance Policies Requires to Provide Coverage	A health insurance policy or group, blanket and franchise health insurance policy, and each health maintenance organization and prepaid health plan.	
People Covered by Insurance Mandates	Patients with diabetes; type of diabetes not specified.	
Benefits Required by State Insurance Mandate		
Medication	N/A	Not mentioned.
Equipment and Supplies	Yes	Insulin pumps covered if a qualified doctor deems medically necessary.
Education	Yes	Not specified, but does not include medical nutritional therapy.
Services	Yes	Outpatient self-management training.
Copayments and Deductibles	Not specified.	
Special Features and Issues	N/A	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered	Covered
Syringe Combinations	Covered	Covered
Blood Glucose Strips	Covered	Covered
Notes: Disease Management/Patient Education Program includes diabetes. Program administrator: Pfizer Health Solutions. State has a mail order pharmacy benefit under its diabetes demonstration waiver.		
Diabetes Prevention and Control Programs	Florida Diabetes Prevention and Control Program, Florida Department of Health http://www.floridadiababetes.org/	



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Georgia		
State Laws and Regulations	2010 Georgia Code §33-24-59.2 . Effective date: July 1, 2002.	
Insurance Policies Requires to Provide Coverage	Every individual major medical and group health insurance policy, group health insurance plan or policy, and any other form of managed or capitated care plans or policies is subject to statute.	
People Covered by Insurance Mandates	<ul style="list-style-type: none"> • Insulin-dependent diabetes • Insulin-using diabetes • Gestational diabetes • Non-insulin-using diabetes 	
Benefits Required by State Insurance Mandate		
Medication	Yes	Pharmacologic agents.
Equipment and Supplies	Yes	Not specified.
Education	Yes	Medical nutrition therapy included.
Services	Yes	Outpatient self-management training.
Copayments and Deductibles	Subject to the same annual deductibles or coinsurance established for all other covered benefits within a given policy.	
Special Features and Issues	N/A	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered*	Covered
Disposable Needles	Covered*	Covered
Syringe Combinations	Covered*	Covered
Blood Glucose Strips	Covered*	Covered
Notes: Disease Management/Patient Education Program includes diabetes under the Georgia Enhanced Care Program.		



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Program administrator: Georgia Medicaid. *Covered with Restrictions: Novo Nordisk, Lantus and Levemir insulins and disposable needles and syringe combinations used for insulin administration are preferred; certain quantity and age restrictions may apply.

Diabetes Prevention and Control Programs

Georgia Diabetes Prevention and Control, Georgia Department of Human Resources - Division of Public Health
<http://health.state.ga.us/programs/diabetes/index.asp>



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Hawaii		
State Laws and Regulations	Hawaii Statutes: HI ST §431:10A-121 : Coverage for Diabetes; HI ST §432:1-612 : Group Health Contracts.	
Insurance Policies Requires to Provide Coverage	Each policy of accident and health or sickness insurance that provides coverage for health care, other than an accident only, specified disease, hospital indemnity, Medicare supplement, long-term care, or other limited benefit health insurance policy, that is issued or renewed in this state, shall provide coverage.	
People Covered by Insurance Mandates	Patients with diabetes; type of diabetes not specified.	
Benefits Required by State Insurance Mandate		
Medication	N/A	Not mentioned.
Equipment and Supplies	Yes	Not specified.
Education	Yes	Not specified, but medical nutritional therapy is not covered.
Services	Yes	Self-management training
Copayments and Deductibles	Not Specified.	
Special Features and Issues	N/A	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered**	Covered
Syringe Combinations	Covered**	Covered
Blood Glucose Strips	Covered**	Covered
Notes: **Covered as durable medical equipment.		
Diabetes Prevention and Control Programs	Hawaii Diabetes Prevention and Control Program, Hawaii Department of Health http://hawaii.gov/health/family-child-health/chronic-disease/diabetes/index.html	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Idaho		
State Laws and Regulations	No applicable statute. Idaho is one of four states that does not have a mandate or insurance requirement specific to diabetes coverage.	
Insurance Policies Requires to Provide Coverage	N/A	
People Covered by Insurance Mandates	N/A	
Benefits Required by State Insurance Mandate		
Medication	No	N/A
Equipment and Supplies	No	N/A
Education	No	N/A
Services	No	N/A
Copayments and Deductibles	N/A	
Special Features and Issues	N/A	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered**	Covered
Syringe Combinations	Covered**	Covered
Blood Glucose Strips	Covered**	Covered
<p>Notes: Disease Management/Patient Education Program includes diabetes under the program Pay for Performance Disease Management. Program administrator: Paul Leary, Medicaid Deputy Administrator.</p> <p>** Covered as durable medical equipment.</p>		
Diabetes Prevention and Control Programs	Idaho Diabetes Control and Prevention Program Coordinator, Idaho Department of Health and Welfare http://healthandwelfare.idaho.gov/Health/DiseasesConditions/Diabetes/tabid/175/Default.aspx	



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Illinois		
State Laws and Regulations	215 ILCS 5/356w - (H. 3427) : Diabetes Coverage. Date enacted: 1998.	
Insurance Policies Requires to Provide Coverage	A group policy of accident and health insurance that is amended, delivered, issued or renewed after the effective date of this amendatory act of 1998 shall provide coverage.	
People Covered by Insurance Mandates	<ul style="list-style-type: none"> • Type 1 diabetes • Type 2 diabetes • Gestational diabetes mellitus 	
Benefits Required by State Insurance Mandate		
Medication	Yes	Oral medications (to manage blood sugar).
Equipment and Supplies	Yes	<ol style="list-style-type: none"> 1. Blood glucose monitors. 2. Cartridges. 3. Lancets and lancing devices. 4. Insulin. 5. Syringes. 6. Pen needles. 7. Test strips. 8. Glucagon kits.
Education	Yes	Medical nutritional therapy included.
Services	Yes	Outpatient self-management training.
Copayments and Deductibles	Coverage under this subsection for diabetes self-management training shall be subject to the same deductible, copayment, and coinsurance provisions that apply to coverage under the policy for other services provided by the same type of provider.	
Special Features and Issues	The equipment will be covered only if the insurance policy offers durable medical equipment benefits coverage.	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered*	Covered*



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Disposable Needles	Covered	Covered
Syringe Combinations	Covered	Covered
Blood Glucose Strips	Covered*	Covered
Notes: *Covered with restrictions: Preferred drug list applies.		
Diabetes Prevention and Control Programs	Illinois Diabetes Prevention & Control Program (DPCP), Illinois Department of Human Services http://www.dhs.state.il.us/page.aspx?item=33873	



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Indiana		
State Laws and Regulations	Indiana Statutes: IN ST 27-8-14.5-1 : "Health insurance plan" defined; IN ST 27-8-14.5-2 : "Insured" defined; IN ST 27-8-14.5-3 : "Insurer" defined; IN ST 27-8-14.5-4 : Coverage for treatments, supplies, and equipment; IN ST 27-8-14.5-5 : Deductible, copayment, and coinsurance provisions; IN ST 27-8-14.5-6 : Coverage for diabetes self-management training; IN ST 27-8-14.5-7 : Adoption of rules. Date enacted: 1997.	
Insurance Policies Requires to Provide Coverage	<p>"Insurer" means any person who provides health insurance and issues health insurance plans in Indiana. The term includes the following:</p> <ol style="list-style-type: none"> 1. A licensed insurance company. 2. A prepaid hospital or medical service plan. 3. A health maintenance organization. 4. A state employee health benefit plan. 5. The state Medicaid plan. 6. Any person providing a plan of health insurance subject to state insurance law. 	
People Covered by Insurance Mandates	<p>Any individual, covered by a health insurance plan issued by an insurer, who has:</p> <ul style="list-style-type: none"> • Insulin-using diabetes; • Non-insulin using diabetes; or • Elevated blood glucose levels induced by pregnancy or another medical condition. 	
Benefits Required by State Insurance Mandate		
Medication	Yes	Not specified.
Equipment and Supplies	Yes	Not specified.
Education	Yes	Not specified.
Services	Yes	Self-management training: One or more visits after receiving a diagnosis of diabetes, one or more visits for reeducation or refresher training.



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Coverage for Amputees	Yes	See below under "Special features and issues" for more detailed information.
Copayments and Deductibles	An insured may not be required to pay an annual deductible or copayment that is greater than an annual deductible or copayment established for similar benefits under the health insurance plan. If the plan does not cover a similar benefit, the copayment or deductible may not be set at a level that materially diminishes the value of the diabetes benefit required by this chapter. An insured may be subject to coinsurance that is not greater than coinsurance established for similar benefits under the health insurance plan. If the plan does not cover a similar benefit, the coinsurance may not be set at a level that materially diminishes the value of the diabetes benefit required by this chapter.	
Special Features and Issues	Coverage for Amputees: IC 27-8-24.2 : A policy of accident and sickness insurance must provide coverage for orthotic devices and prosthetic devices, including repairs or replacements.	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered*
Disposable Needles	Covered	Covered*
Syringe Combinations	Covered	Covered*
Blood Glucose Strips	Covered	Covered*
Notes: *Some yearly limits may apply.		
Diabetes Prevention and Control Programs	Indiana Diabetes Prevention and Control Program, Indiana State Department of Health http://www.in.gov/isdh/19701.htm	



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Iowa		
State Laws and Regulations	IA ST §514C.18 . Date enacted: 1999.	
Insurance Policies Requires to Provide Coverage	Policies or contracts providing for third-party payment or prepayment of health or medical expenses. This section applies to the following classes of third-party payment provider contracts or policies delivered, issued for delivery, continued, or renewed in this state on or after July 1, 1999.	
People Covered by Insurance Mandates	Patients with diabetes; all types of diabetes mellitus.	
Benefits Required by State Insurance Mandate		
Medication	No	N/A
Equipment and Supplies	Yes	Blood glucose, meter and glucose strips for home monitoring.
Education	Yes	Not specified.
Services	Yes	Self-management training.
Copayments and Deductibles	Not specified.	
Special Features and Issues	N/A	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered	Covered
Syringe Combinations	Covered	Covered
Blood Glucose Strips	Covered	Covered
Notes: Disease Management/Patient Education program includes diabetes under IME Care Management. Program administrator: Iowa Medicaid Enterprise.		
Diabetes Prevention and Control Programs	Iowa Diabetes Prevention and Control Program, Iowa Department of Public Health http://www.idph.state.ia.us/hpcdp/diabetes.asp	



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Kansas		
State Laws and Regulations	KS ST § 40-2,163. Date enacted: July 1, 1998.	
Insurance Policies Requires to Provide Coverage	Any individual or group health insurance policy, medical service plan, contract, hospital service corporation contract, hospital and medical service corporation contract, fraternal benefit society or health maintenance organization that provides coverage for accident and health services and that is delivered, issued for delivery, amended or renewed on or after Jan 1, 1999.	
People Covered by Insurance Mandates	<ul style="list-style-type: none"> • Insulin dependent diabetes • Insulin-using diabetes • Gestational diabetes • Non-insulin-using diabetes 	
Benefits Required by State Insurance Mandate		
Medication	Yes	Insulin.
Equipment and Supplies	Yes	Hypodermic needles.
Education	Yes	Medical nutritional therapy included.
Services	Yes	Outpatient self-management training.
Copayments and Deductibles	The benefits provided in this act shall be subject to the same annual deductible or coinsurance and the same requirement of medical necessity established for all other covered benefits within a given policy.	
Special Features and Issues	N/A	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered***	Covered
Syringe Combinations	Covered***	Information not available
Blood Glucose Strips	Covered**	Covered



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Notes: The provisions of this act shall not apply to any Medicare supplement policy of insurance, as defined by the commissioner of insurance by rule and regulation or any policy of long-term care insurance.

**Covered as durable medical equipment.

***Need prior authorization and covered as durable medical equipment.

Diabetes Prevention and Control Programs	Kansas Diabetes Prevention and Control Program, Kansas Department of Health and Environment http://www.kdheks.gov/diabetes/index.htm
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State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Kentucky		
State Laws and Regulations	KY ST §304.17A-148 : Coverage for diabetes; KY ST §304.17A-096 : Basic health benefit plans permitted for individual, small group and association markets; Required coverage; Exclusions from coverage. Date enacted: 1998.	
Insurance Policies Requires to Provide Coverage	All health benefit plans issued or renewed on or after July 15, 1998, shall provide coverage. Insurers in the individual, small group or employer-organized association markets that offer a basic health benefit plan.	
People Covered by Insurance Mandates	<ul style="list-style-type: none"> • Insulin-dependent diabetes • Insulin-using diabetes • Gestational diabetes • Non-insulin-using diabetes 	
Benefits Required by State Insurance Mandate		
Medication	Yes	All medications necessary to treat diabetes, if prescribed by a health care provider legally authorized to prescribe the items.
Equipment and Supplies	Yes	Not specified.
Education	Yes	Medical nutritional therapy included.
Services	Yes	Outpatient self-management training.
Copayments and Deductibles	The benefits provided in this section shall be subject to the same annual deductibles or coinsurance established for all other covered benefits within a given health benefit plan.	
Special Features and Issues	N/A	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Not covered	Not covered
Syringe Combinations	Covered	Covered
Blood Glucose Strips	Not covered	Not covered
Notes:		



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Diabetes Prevention and Control Programs	Kentucky Diabetes Prevention and Control Program, Kentucky Cabinet for Health and Family Services http://chfs.ky.gov/dph/info/dpqi/cd/diabetes.htm
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State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Louisiana		
State Laws and Regulations	LA R.S. 22:1034. Date enacted: 1997.	
Insurance Policies Requires to Provide Coverage	Any hospital, health, or medical expense insurance policy, hospital or medical service contract, health and accident insurance policy, or any other contract of this type providing comprehensive major medical benefits, including a group insurance plan, or any policy of family group, blanket, or association health and accident insurance, a self-insurance plan, an employee welfare benefit plan, or a health maintenance organization subscriber agreement that is issued or renewed in this state on or after Jan 1, 1998, or the Office of Group Benefits programs shall provide coverage.	
People Covered by Insurance Mandates	<ul style="list-style-type: none"> • Insulin-dependent diabetes • Insulin-using diabetes • Gestational diabetes • Non-insulin using diabetes 	
Benefits Required by State Insurance Mandate		
Medication	N/A	Not mentioned.
Equipment and Supplies	Yes	Not specified.
Education	Yes	Medical nutritional therapy included.
Services	Yes	One-time evaluation and training program per policy for diabetes self-management when medically necessary as determined by a physician.
Copayments and Deductibles	The benefits provided in this section shall be subject to the same annual deductibles or coinsurance established for all other covered benefits within a given policy.	
Special Features and Issues	The provisions of the section shall not apply to individually underwritten, guaranteed renewable or renewable limited benefit supplemental health insurance policies authorized to be issued in this state. LA legislation requires an insurer to cover prosthetic devices under its policy, as it would any other medical procedure. This was enacted in 2008.	
Public Programs	Medicaid	CHIP



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Prescribed Insulin	Covered	Covered
Disposable Needles	Covered	Covered
Syringe Combinations	Covered	Covered
Blood Glucose Strips	Covered	Covered
Notes:		
Diabetes Prevention and Control Programs	Louisiana Diabetes Program, Louisiana Department of Health and Hospitals http://www.dhh.louisiana.gov/offices/?ID=247	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Maine		
State Laws and Regulations	ME ST T. 24 §2332-F : Individual and group nonprofit hospital and medical services plan policies; ME ST T. 24-A §2754 : Individual health policies and contracts; ME ST T. 24-A §2847-E : Group and blanket health insurance; ME ST T. 24-A §4240 : Health maintenance organizations. Date enacted: 1996.	
Insurance Policies Requires to Provide Coverage	All individual and group nonprofit hospital and medical services plan policies, contracts and certificates and all nonprofit health care plan policies, contracts and certificates; all individual health policies and contracts, except accidental injury, specified disease, hospital indemnity, Medicare supplement, long-term care and other limited benefit health insurance policies and contracts, must provide coverage for the medically appropriate and necessary equipment used to treat diabetes.	
People Covered by Insurance Mandates	Patients with diabetes; type of diabetes not specified.	
Benefits Required by State Insurance Mandate		
Medication	Yes	Insulin.
Equipment and Supplies	Yes	<ol style="list-style-type: none"> 1. Oral hypoglycemic agents. 2. Blood glucose monitors. 3. Test strips, lancets and syringes.
Education	Yes	Not specified.
Services	Yes	The Ambulatory Diabetes Education and Follow-Up Diabetes Self-Management Training Program authorized by the state’s Diabetes Prevention and Control Program within the Department of Health and Human Service's Maine Centers for Disease Control and Prevention.
Coverage for Amputees	Yes	See below under "Special features and issues" for more detailed information.
Copayments and Deductibles	Not specified.	
Special Features and Issues	Coverage for amputees: 22 §3174-FF. MaineCare Basic.	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered	Covered
Syringe Combinations	Covered	Covered
Blood Glucose Strips	Covered	Covered
Notes:		
Diabetes Prevention and Control Programs	Maine Diabetes Prevention and Control Program, Maine Department of Health & Human Services http://www.maine.gov/dhhs/bohdcfh/dcp/	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Maryland		
State Laws and Regulations	MD INSURANCE §15-706 : Dietitians and nutritionists; MD INSURANCE §15-822 : Coverage for diabetes equipment, supplies and self-management training. Date enacted: 1997.	
Insurance Policies Requires to Provide Coverage	Insurers and nonprofit health service plans that provide hospital, medical or surgical benefits to individuals or groups on an expense-incurred basis under health insurance policies that are issued or delivered in the State; and health maintenance organizations that provide hospital, medical or surgical benefits to individuals or groups under contracts that are issued or delivered in the state.	
People Covered by Insurance Mandates	<ul style="list-style-type: none"> • Insulin-using diabetes • Non-insulin-dependent diabetes • Elevated blood glucose levels induced by pregnancy 	
Benefits Required by State Insurance Mandate		
Medication	N/A	Not mentioned.
Equipment and Supplies	Yes	Not specified.
Education	Yes	Medical nutrition therapy included.
Services	Yes	Outpatient self-management training.
Copayments and Deductibles	The coverage required under this section may be subject to the annual deductibles or coinsurance requirements imposed by an entity subject to this section for similar coverage under the same health insurance policy or contract.	
Special Features and Issues	MD (§15-820) requires an insurer to cover prosthetic devices under its policy, as it would any other medical procedure. Enacted in 1997.	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered	Covered
Syringe Combinations	Covered	Covered
Blood Glucose Strips	Covered**	Covered



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Notes: ** Covered as durable medical equipment.

Diabetes Prevention and Control Programs	Maryland Diabetes Prevention and Control, Maryland Department of Health and Mental Hygiene http://www.fha.state.md.us/cdp/diabetes.cfm
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State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Massachusetts		
State Laws and Regulations	<p>MA ST 32A §17G: Group Insurance Commission coverage; MA ST 118E §10C: Required coverage for items medically necessary for diagnosis or treatment of diabetes; MA ST 175 §47N: Corporations; MA ST 176A §8P: Nonprofit Hospital Service Corporations; MA ST 176B §4S: Medical Service Corporations; MA ST 176G §4H: Health Maintenance Organizations. Date enacted: 2000.</p>	
Insurance Policies Requires to Provide Coverage	<p>Contributory group general or blanket insurance for those in the service of the Commonwealth. An individual policy of accident and sickness insurance issued pursuant to section 108 that provides hospital expense and surgical expense insurance. Any group blanket policy of accident and sickness insurance issued pursuant to section 110 that provides hospital expense and surgical expense insurance. A contract between a subscriber and the corporation under an individual or group hospital service plan that provides hospital expense and surgical expense insurance. A subscription certificate under an individual or group medical service agreement that provides hospital expense and surgical expense insurance. Any individual or group health maintenance contract.</p>	
People Covered by Insurance Mandates	<ul style="list-style-type: none"> • Insulin-dependent diabetes • Insulin-using diabetes • Gestational diabetes • Non-insulin-dependent diabetes 	
Benefits Required by State Insurance Mandate		
Medication	Yes	<ol style="list-style-type: none"> 1. Insulin. 2. Prescribed oral diabetes medications that influence blood sugar levels.
Equipment and Supplies	Yes	<ol style="list-style-type: none"> 1. Blood glucose monitors. 2. Blood glucose monitoring strips for home use. 3. Voice-synthesizers for blood glucose monitors for use by the legally blind. 4. Visual magnifying aids for use by the legally blind. 5. Urine glucose strips; ketone strips.



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

		<ul style="list-style-type: none"> 6. Lancets. 7. Insulin syringes. 8. Laboratory tests, including glycosylated hemoglobin, or HbA1c, tests. 9. Urinary protein/microalbumin and lipid profiles. 10. Insulin pumps and insulin pump supplies. 11. Insulin pens. 12. Therapeutic/molded shoes and shoe inserts for people who have severe diabetic foot disease.
Education	Yes	Medical nutritional therapy included, when provided by a certified diabetes health care provider participating with the health maintenance contract or affiliated with a provider participating with the health maintenance contract.
Services	Yes	Outpatient self-management training, when provided by a certified diabetes health care provider participating with the health maintenance contract or affiliated with a provider participating with the health maintenance contract.
Coverage for Amputees	Yes	See below under "Special features and issues" for more detailed information.
Copayments and Deductibles	Not specified.	
Special Features and Issues	Coverage for Amputees: Chapter 176A: Section 8AA : Coverage of prosthetic devices and repairs.	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered	Covered



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Syringe Combinations	Covered	Covered
Blood Glucose Strips	Covered	Covered
Notes: N/A		
Diabetes Prevention and Control Programs	Massachusetts Diabetes Prevention and Control Program, Massachusetts Department of Health and Human Services http://www.mass.gov/dph/diabetes	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Michigan		
State Laws and Regulations	MI ST 500.3406p : Establishment of program to prevent onset of clinical diabetes required; report; coverage; “diabetes” defined; MI ST 550.1416b : Health Care Corporation. Date enacted: 2000.	
Insurance Policies Requires to Provide Coverage	A health care corporation certificate shall provide benefits in each group and nongroup certificate for medically necessary medications prescribed by an allopathic, osteopathic or podiatric physician and used to treat foot ailments, infections and other medical conditions of the foot, ankle or nails associated with diabetes. An insurer providing an expense-incurred hospital, medical or surgical policy or certificate delivered or issued for delivery in this state and a health maintenance organization shall establish and provide to insureds, enrollees and participating providers a program to prevent the onset of clinical diabetes. This program for participating providers shall emphasize best practice guidelines to prevent the onset of clinical diabetes and to treat diabetes, including, but not limited to, diet, lifestyle, physical exercise and fitness, and early diagnosis and treatment.	
People Covered by Insurance Mandates	<ul style="list-style-type: none"> • Gestational diabetes • Insulin-dependent diabetes • Non-insulin-dependent diabetes 	
Benefits Required by State Insurance Mandate		
Medication	Yes	<ol style="list-style-type: none"> 1. Insulin, if prescribed by an allopathic or osteopathic physician. 2. Nonexperimental medication for controlling blood sugar, if prescribed by an allopathic or osteopathic physician. 3. Medications used to treat of foot ailments, infections and other medical conditions of the foot, ankle or nails associated with diabetes, if prescribed by an allopathic, osteopathic or podiatric physician.
Equipment and Supplies	Yes	<ol style="list-style-type: none"> 1. Blood glucose monitors and blood glucose monitors for the legally blind. 2. Test strips for glucose monitors.



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

		<ul style="list-style-type: none"> 3. Visual reading and urine testing strips. 4. Lancets and spring-powered lancet devices. 5. Syringes. 6. Insulin pumps and medical supplies required for the use of an insulin pump.
Education	Yes	Not specified.
Services	Yes	Diabetes self-management training.
Copayments and Deductibles	Not specified.	
Special Features and Issues	MI Sec 550.1415 requires an insurer to cover prosthetic devices under its policy, as it would any other medical procedure. Enacted in 1986.	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered	Covered
Syringe Combinations	Covered**	Covered
Blood Glucose Strips	Covered**	Covered
Notes: **Covered as durable medical equipment.		
Diabetes Prevention and Control Programs	Michigan Diabetes Prevention & Management, Michigan Department of Community Health http://www.michigan.gov/mdch/0,1607,7-132-2940_2955_2980---,00.html	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Minnesota		
State Laws and Regulations	MN ST §62A.3093 : Coverage for diabetes; MN ST §62A.316 : Basic Medicare supplement plan; coverage. Date enacted: 1997.	
Insurance Policies Requires to Provide Coverage	A health plan, including a plan providing the coverage specified in section 62A.011, subdivision 3, clause 1 (10) (defining a “health plan” as a policy or certificate of accident and sickness insurance offered by an insurance company licensed under chapter 60A).	
People Covered by Insurance Mandates	<ul style="list-style-type: none"> • Type I diabetes • Type II diabetes • Gestational diabetes 	
Benefits Required by State Insurance Mandate		
Medication	Yes	Not specified.
Equipment and Supplies	Yes	All physician-prescribed medically appropriate and necessary equipment and supplies used to manage and treat diabetes.
Education	Yes	Medical nutrition therapy included.
Services	Yes	Diabetes outpatient self-management training.
Copayments and Deductibles	Coverage required under this section is subject to the same deductible or coinsurance provisions applicable to the plan’s hospital, medical expense, medical equipment, or prescription drug benefits. A health carrier may not reduce or eliminate coverage due to this requirement.	
Special Features and Issues	N/A	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered**	Covered
Syringe Combinations	Covered**	Limited coverage
Blood Glucose Strips	Covered**	Covered



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Notes: Medicare Part D: A health plan providing the coverage specified in MN section 62A.011, subdivision 3, clause (10), is not subject to the requirements of subdivision 1, clause (1), with respect to equipment and supplies covered under the Medicare Part D Prescription Drug program, whether or not the covered person is enrolled in a Medicare Part D plan. This exception does not apply to a health plan providing the coverage specified in section 62A.011, subdivision 3, clause (10), that was in effect on Dec 31, 2005, if the covered person remains enrolled in the plan and does not enroll in a Medicare Part D plan. The basic Medicare supplement plan must have a level of coverage that will provide 80 percent of coverage for all physician-prescribed medically appropriate and necessary equipment and supplies used in the management and treatment of diabetes not otherwise covered under Part D of the Medicare program.

Diabetes Prevention and Control Programs	Minnesota Diabetes Program, Minnesota Department of Health http://www.health.state.mn.us/diabetes/
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State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Mississippi		
State Laws and Regulations	Miss. Code Ann. MS ST § 83-9-46 . Date enacted: 1998.	
Insurance Policies Requires to Provide Coverage	Mississippi is one of three states that require health insurers to offer at least one type of policy that includes coverage of diabetes treatment, but does not require such coverage as a mandated benefit. The law states: <ul style="list-style-type: none"> • "Except as otherwise provided herein, from and after Jan 1, 1999, all individual and group health insurance policies or plans, pooled risk policies and all other forms of managed/capitated care plans or policies regulated by the State of Mississippi shall offer coverage for diabetes treatments." 	
People Covered by Insurance Mandates	All forms of diabetes, regardless of mode of treatment if such treatment is prescribed by a health care professional legally authorized to prescribe such treatment and regardless of the age of onset or duration of the disease.	
Benefits Required by State Insurance Mandate		
Medication	N/A	Not mentioned.
Equipment and Supplies	Yes	Equipment and supplies used in connection with monitoring blood glucose and insulin administration and self-management training/education and medical nutrition therapy in an outpatient, inpatient or home health setting.
Education	Yes	Medical nutritional therapy included.
Services	Yes	Self-management training.
Copayments and Deductibles	The benefits provided in this section shall be subject to the same annual deductibles or coinsurance established for all other covered benefits within a given policy.	
Special Features and Issues	The coverage shall be offered on an optional basis, and each primary insured must accept or reject such coverage in writing and accept responsibility for premium payment.	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Limited coverage



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Disposable Needles	Not covered	Limited coverage
Syringe Combinations	Not covered	Limited coverage
Blood Glucose Strips	Not covered	Limited coverage
Notes: Pays pharmacies \$20 for average 30-minute encounter for disease management services for specified disorders, including diabetes.		
Diabetes Prevention and Control Programs	Mississippi Diabetes Prevention & Control Program, Mississippi State Department of Health http://www.msdh.state.ms.us/msdhsite/_static/43,0,296.html	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Missouri		
State Laws and Regulations	MO ST 376.385. Date enacted: 1997.	
Insurance Policies Requires to Provide Coverage	<p>Missouri is one of three states that require health insurers to offer at least one type of policy that includes coverage of diabetes treatment, but does not require such coverage as a mandated benefit. The law states:</p> <ul style="list-style-type: none"> • "Each entity that offers individual and group health insurance policies that provide coverage on an expense-incurred basis, individual and group service or indemnity type contracts issued by a health services corporation, individual and group service contracts issued by a health maintenance organization, all self-insured group arrangements, to the extent not preempted by federal law, and all managed health care delivery entities of any type or description, that are delivered, issued for delivery, continued or renewed in this state on or after Jan 1, 1998, shall offer coverage." 	
People Covered by Insurance Mandates	<ul style="list-style-type: none"> • Type I diabetes • Type II diabetes • Gestational diabetes 	
Benefits Required by State Insurance Mandate		
Medication	N/A	Not mentioned.
Equipment and Supplies	Yes	Coverage for all physician-prescribed medically appropriate and necessary equipment, supplies and self-management training used to manage and treat diabetes.
Education	Yes	Not specified.
Services	Yes	Self-management training.
Copayments and Deductibles	No greater than any other health care service provided by the policy.	
Special Features and Issues	N/A	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	N/A



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Disposable Needles	Covered	N/A
Syringe Combinations	Covered	N/A
Blood Glucose Strips	Covered	N/A
<p>Notes: Payment for cognitive services is provided to qualified pharmacies that enroll to provide specified services, including diabetes. Disease Management/Patient Education Program includes diabetes. Program administrator: State of Missouri.</p>		
Diabetes Prevention and Control Programs	<p>Missouri Diabetes Prevention and Control Program, Missouri Department of Health and Senior Services http://www.dhss.mo.gov/living/healthcondiseases/chronic/diabetes/index.php</p>	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Montana		
State Laws and Regulations	MT ST 2-18-704 : Mandatory provisions; MT ST 33-22-129: Coverage for outpatient self-management training and education for treatment of diabetes; limited benefit for medically necessary equipment and supplies; MT ST 33-22-262: Limited coverage individual health benefit plan or managed care plan; demonstration project; Criteria; rulemaking; MT ST 33-22-1521 : Association plan; minimum benefits; MT ST 33-31-102 : Definitions. Date enacted: 2001.	
Insurance Policies Requires to Provide Coverage	Any group disability policy, certificate of insurance, or membership contract is required to provide coverage. Includes state employee group insurance program, university employee group insurance program, and any employee group insurance program of a city, town, or other political subdivision of the state if benefits from such insurance falls below the provisions of the statute.	
People Covered by Insurance Mandates	Patients with diabetes; type of diabetes not specified.	
Benefits Required by State Insurance Mandate		
Medication	Yes	<ol style="list-style-type: none"> 1. Insulin. 2. One prescriptive oral agent for controlling blood sugar levels for each class of drug.
Equipment and Supplies	Yes	<ol style="list-style-type: none"> 1. Syringes. 2. Injection aids. 3. Devices to self-monitor glucose levels (including those for the visually impaired). 4. Test strips. 5. Visual reading and urine test strips. 6. One insulin pump for each warranty period. 7. Accessories to insulin pumps. 8. Glucagon emergency kits.
Education	Yes	Not specified.
Services	Yes	Outpatient self-management training.
Copayments and Deductibles	Annual copayment and deductible provisions are subject to the same terms and conditions that apply to all other covered benefits within a given policy.	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Special Features and Issues	N/A	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered***	Covered
Disposable Needles	Covered**	Covered
Syringe Combinations	Covered**	Covered
Blood Glucose Strips	Covered**	Covered
Notes: **Covered as durable medical equipment.		
***Need prior authorization.		
Diabetes Prevention and Control Programs	Diabetes Project, Montana Department of Public Health and Human Services. http://www.dphhs.mt.gov/PHSD/Diabetes/diabetes-index.shtml	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Nebraska		
State Laws and Regulations	NE ST § 44-790. Date enacted: 1999.	
Insurance Policies Requires to Provide Coverage	Any individual or group sickness and accident insurance policy or subscriber contract delivered, issued for delivery, or renewed in this state and any hospital, medical or surgical expense-incurred policy, except for policies that provide coverage for a specified disease or other limited-benefit coverage, and any self-funded employee benefit plan to the extent not preempted by federal law shall include coverage.	
People Covered by Insurance Mandates	<ul style="list-style-type: none"> • Insulin-dependent diabetes • Insulin-using diabetes • Gestational diabetes • Non-insulin-using diabetes 	
Benefits Required by State Insurance Mandate		
Medication	Yes	Not specified.
Equipment and Supplies	Yes	<ol style="list-style-type: none"> 1. Blood glucose monitors. 2. Blood glucose monitors for the legally blind. 3. Test strips for glucose monitors. 4. Urine testing strips. 5. Insulin. 6. Injection aids. 7. Lancet and lancet devices. 8. Syringes. 9. Insulin pumps and all supplies for the pump. 10. Insulin infusion devices. 11. Oral agents for controlling blood sugars. 12. Glucose agents and glucagon kits. 13. Insulin measurement. 14. Administration aids for the visually impaired.



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

		15. Patient management materials that provide essential diabetes self-management information. 16. Podiatric appliances to prevent complications associated with diabetes.
Education	Yes	Medical nutritional therapy included.
Services	Yes	Diabetes self-management training and patient management.
Copayments and Deductibles	Insurance mandate does not prevent application of a deductible, copayment or network incentives contained in the policy or outpatient care provisions that extend coverage primarily in relation to hospital confinement or surgery.	
Special Features and Issues	N/A	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered***	Covered***
Disposable Needles	Covered**	Covered
Syringe Combinations	Covered**	Covered
Blood Glucose Strips	Covered**	Covered
Notes: **Covered as durable medical equipment.		
***Need prior authorization.		
Diabetes Prevention and Control Programs	Nebraska Diabetes Prevention & Control Program, Nebraska Department of Health & Human Services http://www.dhhs.ne.gov/diabetes/	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Nevada		
State Laws and Regulations	NV ST 689A.0427 : Individual coverage; NV ST 689B.0357 : Group; NV ST 695B.1927 : Nonprofit corporations for hospital, medical and dental service; NV ST 695C.1727 : Health maintenance organization. Date enacted: 1997.	
Insurance Policies Requires to Provide Coverage	Policy of health insurance, group policy of insurance, and contract for hospital or medical service that provides coverage for hospital, medical or surgical expenses, and health maintenance organizations.	
People Covered by Insurance Mandates	<ul style="list-style-type: none"> • Type I diabetes • Type II diabetes • Gestational diabetes 	
Benefits Required by State Insurance Mandate		
Medication	Yes	Not specified.
Equipment and Supplies	Yes	Not specified.
Education	Yes	Not specified.
Services	Yes	<p>“Coverage for the self-management of diabetes” includes:</p> <ol style="list-style-type: none"> 1. Training and education provided to an insured person after he or she is initially diagnosed with diabetes that is medically necessary for the care and management of diabetes, including, without limitation, counseling in nutrition and the proper use of equipment and supplies for the treatment of diabetes. 2. Training and education that is medically necessary as a result of a subsequent diagnosis that indicates a significant change in the symptoms or condition of the insured person and that requires



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

		<p>modification of the program of self-management of diabetes.</p> <p>3. Training and education that is medically necessary due to the development of new techniques and treatment for diabetes.</p>
Copayments and Deductibles	Insurers must provide the coverage required by this section subject to the same deductible, copayment, coinsurance and other such conditions.	
Special Features and Issues	N/A	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered	Covered
Syringe Combinations	Covered	Covered
Blood Glucose Strips	Covered	Covered
Notes:		
Diabetes Prevention and Control Programs	<p>Nevada Diabetes Prevention & Control Program, Nevada Department of Health and Human Services</p> <p>http://health.nv.gov/CD_Diabetes.htm</p>	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

New Hampshire		
State Laws and Regulations	NH ST §415:6-e : Individual policy; NH ST § 415:18-f : Contract of group or blanket accident; NH ST §420-A:17-a : Health service corporations; NH ST §420-B:8-k : Health maintenance organizations. Date enacted: 1997.	
Insurance Policies Requires to Provide Coverage	Each insurer that issues or renews any individual policy, plan or contract of accident or health insurance that provides benefits for medical or hospital expenses shall provide to certificate holders of such insurance, who are residents of this state, coverage for medically appropriate and necessary outpatient self-management training and educational services, pursuant to a written order of a primary care physician or practitioner. Applies to individual policies from insurers, group or blanket policies from insurers, group or blanket policies from health service corporations, and group or blanket policies from health maintenance organizations.	
People Covered by Insurance Mandates	Patients with diabetes; type of diabetes not specified.	
Benefits Required by State Insurance Mandate		
Medication	Yes	1. Medically appropriate or necessary insulin. 2. Oral agents.
Equipment and Supplies	Yes	Not specified.
Education	Yes	Medical nutritional therapy included.
Services	Yes	Not specified.
Coverage for Amputees	Yes	See below under "Special features and issues" for more detailed information.
Copayments and Deductibles	Not specified.	
Special Features and Issues	Insurance companies are required to cover only medically appropriate or necessary diabetes equipment if they provide durable medical coverage. Insurers are required to cover insulin, oral medications to treat diabetes and equipment, but only if they offer a prescription drug rider. Coverage for Amputees: 415:18-n : Coverage for certain prosthetic devices.	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered *
Disposable Needles	Covered	Covered *



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Syringe Combinations	Covered	Covered *
Blood Glucose Strips	Covered	Covered *
Notes: * Co-pay required.		
Diabetes Prevention and Control Programs	New Hampshire Diabetes Education Program, New Hampshire Department of Health & Human Services http://www.dhhs.nh.gov/dphs/cdpc/diabetes/	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

New Jersey		
State Laws and Regulations	NJ ST 17:48-6n: Individual, group hospital service corporation; NJ ST 17:48A-7l: Individual, group medical service corporation; NJ ST 17:48E-35.11: Individual group health service corporation; NJ ST 17B:26-2.1l: Individual health insurance policy; NJ ST 17B:27-46.1m: Group health insurance policy; NJ ST 26:2J-4.11: HMO contracts. Date enacted: 1995.	
Insurance Policies Requires to Provide Coverage	Hospital service corporation contracts, medical service corporation contracts, health service corporation contracts, individual health insurance policies, group health insurance policies, and health care services contracts.	
People Covered by Insurance Mandates	Patients with diabetes; type of diabetes not specified.	
Benefits Required by State Insurance Mandate		
Medication	Yes	<ol style="list-style-type: none"> 1. Insulin. 2. Oral agents for controlling blood sugar.
Equipment and Supplies	Yes	<ol style="list-style-type: none"> 1. Blood glucose monitors and blood glucose monitors for the legally blind. 2. Test strips for glucose monitors and visual reading and urine testing strips 3. Injection aids. 4. Cartridges for the legally blind. 5. Syringes. 6. Insulin pumps and appurtenances thereto. 7. Insulin infusion devices.
Education	Yes	Not specified.
Services	Yes	Self-management training.
Coverage for Amputees	Yes	See below under "Special features and issues" for more detailed information.
Copayments and Deductibles	Benefits shall be provided to the same extent as for any other sickness under the policy.	
Special Features and Issues	Coverage for amputees: C.17:48-6ff : Hospital service corporation to provide benefits for orthotic and prosthetic appliances	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered	Covered
Syringe Combinations	Covered	Covered
Blood Glucose Strips	Covered	Covered
Notes:		
Diabetes Prevention and Control Programs	New Jersey Diabetes Prevention & Control, New Jersey Department of Health & Senior Services http://www.state.nj.us/health/fhs/diabetes/index.shtml	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

New Mexico		
State Laws and Regulations	NM ST §59A-22-41: Individual and group health insurance policy; NM ST §59A-46-43: Individual and group health maintenance organization contract. Date enacted: 1997.	
Insurance Policies Requires to Provide Coverage	Each individual and group health insurance policy, health care plan, certificate of health insurance and managed health care plan delivered or issued for delivery in the state, and each individual and group health maintenance organization contract delivered or issued for delivery in the state.	
People Covered by Insurance Mandates	<ul style="list-style-type: none"> • Insulin-using diabetes • Non-insulin-using diabetes • Elevated blood glucose levels induced by pregnancy 	
Benefits Required by State Insurance Mandate		
Medication	Yes	Insulin.
Equipment and Supplies	Yes	<ol style="list-style-type: none"> 1. Blood glucose monitors, including those for the legally blind. 2. Test strips for blood glucose monitors. 3. Visual reading urine and ketone strips. 4. Lancets and lancet devices. 5. Injection aids, including those adaptable to meet the needs of the legally blind. 6. Syringes. 7. Prescriptive oral agents for controlling blood sugar levels. 8. Medically necessary podiatric appliances for prevention of feet complications associated with diabetes, including therapeutic molded or depth-inlay shoes, functional orthotics, custom molded inserts, replacement inserts, preventive devices and shoe modifications for prevention and treatment. 9. Glucagon emergency kits.



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Education	Yes	Medical nutrition therapy included.
Services	Yes	Self-management training.
Copayments and Deductibles	Coverage for people with diabetes may be subject to deductibles and coinsurance consistent with those imposed on other benefits under the same contract, as long as the annual deductibles or coinsurance for benefits are no greater than the annual deductibles or coinsurance established for similar benefits within a given contract.	
Special Features and Issues	N/A	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered	Covered
Syringe Combinations	Covered	Covered
Blood Glucose Strips	Covered	Covered
Notes:		
Diabetes Prevention and Control Programs	New Mexico Diabetes Prevention & Control Program, New Mexico Department of Health http://www.diabetesnm.org/	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

New York		
State Laws and Regulations	NY INS §3216 : Individual accident and health insurance policy provisions; NY INS § 3221 : Group or blanket accident and health insurance policies; NY INS §4303 : Benefits; NY INS §4321 : Standardization of individual enrollee direct payment contracts offered by HMOs. Date: 1993.	
Insurance Policies Requires to Provide Coverage	Individual accident and health insurance policy provisions; group or blanket accident and health insurance policies; medical expense indemnity corporation and health service corporations; and direct payment contracts offered by health maintenance organizations.	
People Covered by Insurance Mandates	Patients with diabetes; Type of diabetes not specified because mandate is not based on the type of diabetes or whether the patient uses insulin.	
Benefits Required by State Insurance Mandate		
Medication	Yes	<ol style="list-style-type: none"> 1. Insulin. 2. Oral agents for controlling blood sugar. 3. Oral agents for treating hypoglycemia (e.g. glucose tablets and gels).
Equipment and Supplies	Yes	<ol style="list-style-type: none"> 1. Lancets and automatic lancing devices. 2. Glucose test strips. 3. Alcohol swabs, skin prep wipes and IV prep (for cleaning skin). 4. Blood glucose monitors (e.g. glucometers). 5. Blood glucose monitors for the visually impaired. 6. Control solutions used in blood glucose monitors. 7. Diabetes data management systems to manage blood glucose. 8. Urine testing products for glucose and ketones. 9. Insulin infusion devices. 10. Injection aids (e.g. insulin drawing-up devices for the visually impaired). 11. Cartridges for the visually impaired. 12. Disposable injectable insulin cartridges and pen cartridges. 13. Other disposable injectable medication cartridges and pen needles used for diabetes therapies. 14. Glucagon emergency kits. 15. Syringes. 16. Insulin pumps, equipment and supplies for use of the pump (e.g. batteries, semi-permeable transparent dressings, insertion devices, insulin infusion sets, reservoirs,



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

		cartridges, clips, skin adhesive and skin adhesive remover, tools specific to prescribed pump).
Education	Yes	See "Services" below
Services		<p>Self-management training:</p> <p>The law also requires coverage for medically necessary diabetes self-management education and education relating to diet, including home visits, when provided by:</p> <ol style="list-style-type: none"> 1. a physician or other licensed health care provider legally authorized to prescribe treatment, 2. staff as part of an office visit for diabetes diagnosis or treatment, 3. certified diabetes nurse educator, 4. registered dietitian, or 5. certified nutritionist or dietitian. <p>The New York State Department of Health publishes guidance on the law for health care providers at http://www.health.ny.gov/diseases/conditions/diabetes/private_health_insurance_plans.htm.</p>
Copayments and Deductibles	Subject to same deductibles/copayments as required for similar types of benefits in the insurance policy or contract.	
Special Features and Issues	<p>The law does not apply to:</p> <ul style="list-style-type: none"> • Medicaid recipients, • Union-sponsored benefit plans that are self-insured, • Medicare or Medigap (Medicare supplemental policies) beneficiaries, • Plans that insure employees in more than one state, • Employer-sponsored benefit plans that are self-insured, and • Health insurance policies that are not issued in New York State. <p>Section 4303(u) of the New York Insurance Law requires coverage for diabetic equipment and supplies (this includes insulin and oral agents for controlling blood sugar, among other things). They carry a copayment; however that copayment would be whatever the office visit co-payment is under that policy. The NY state Insurance Department</p>	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

	has allowed diabetic equipment and supplies to be included under a drug rider but only where the drug rider co-payment was equal to or less than the co-pay that would be applicable under the medical benefit.	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered	Covered
Syringe Combinations	Covered	Covered
Blood Glucose Strips	Covered	Covered
Notes: Disease Management/Patient Education Program includes diabetes under Diabetes Prevention and Control. Program administrator: Bureau of Chronic Disease Services, New York State Department of Health.		
Diabetes Prevention and Control Programs	New York State Diabetes Prevention and Control Program, New York State Department of Health http://www.nyhealth.gov/diseases/conditions/diabetes/	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

North Carolina		
State Laws and Regulations	NC ST § 58-51-61 : Policy or contract of accident or health insurance; NC ST § 58-65-91: Hospital service plan or medical service plan; NC ST §58-67-74: Health maintenance organization. Date enacted: 1997.	
Insurance Policies Requires to Provide Coverage	Every policy or contract of accident or health insurance, every preferred provider benefit plan (PPO), every insurance certificate or subscriber contract under any hospital service plan or medical service plan, and every health care plan written by a health maintenance organization (HMO).	
People Covered by Insurance Mandates	Patients with diabetes; type of diabetes not specified.	
Benefits Required by State Insurance Mandate		
Medication	Yes	Not specified.
Equipment and Supplies	Yes	Not specified.
Education	Yes	Not specified.
Services	Yes	Diabetes outpatient self-management training.
Copayments and Deductibles	The same deductibles, coinsurance and other limitations as apply to similar services covered under the policy, contract or plan shall apply to the diabetes coverage required under this section.	
Special Features and Issues	N/A	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered*
Disposable Needles	Covered	Covered*
Syringe Combinations	Covered	Covered*
Blood Glucose Strips	Covered	Covered*
Notes: * Co-pays required. Members of certain Native American tribes are exempted from co-pays.		



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Diabetes Prevention and Control Programs	North Carolina Diabetes Prevention and Control Branch, North Carolina Division of Public Health http://www.ncdiabetes.org/aboutUs/index.asp
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State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

North Dakota		
State Laws and Regulations	No applicable statute. North Dakota is one of four states that does not have a mandate or insurance requirement specific to diabetes coverage.	
Insurance Policies Requires to Provide Coverage	N/A	
People Covered by Insurance Mandates	N/A	
Benefits Required by State Insurance Mandate		
Medication	No	N/A
Equipment and Supplies	No	N/A
Education	No	N/A
Services	No	N/A
Copayments and Deductibles	N/A	
Special Features and Issues	N/A	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered	Covered
Syringe Combinations	Covered	Covered
Blood Glucose Strips	Covered	Covered
Notes:		
Diabetes Prevention and Control Programs	North Dakota Diabetes Prevention and Control Program, North Dakota Department of Health http://www.diabetesnd.org/	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Ohio		
State Laws and Regulations	No applicable statute. Ohio is one of four states that does not have a mandate or insurance requirement specific to diabetes coverage.	
Insurance Policies Requires to Provide Coverage	N/A	
People Covered by Insurance Mandates	N/A	
Benefits Required by State Insurance Mandate		
Medication	No	N/A
Equipment and Supplies	No	N/A
Education	No	N/A
Services	No	N/A
Copayments and Deductibles	N/A	
Special Features and Issues	N/A	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered**	Covered
Syringe Combinations	Covered**	Covered
Blood Glucose Strips	Covered**	Covered
Notes: **Covered as durable medical equipment.		
Diabetes Prevention and Control Programs	Ohio Diabetes Prevention and Control Program, Ohio Department of Health http://www.odh.ohio.gov/odhPrograms/hprp/diabete/diab1.aspx	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Oklahoma		
State Laws and Regulations	OK ST T. 36 §6060.2 . Date enacted: 1996.	
Insurance Policies Requires to Provide Coverage	For policies, contracts or agreements issued or renewed on and after Nov 1, 1996, any individual or group health insurance policy, contract or agreement providing coverage on an expense-incurred basis; any policy, contract or agreement issued for individual or group coverage by a not-for-profit hospital service and indemnity and medical service and indemnity corporation; contracts issued by health benefit plans including, but not limited to, health maintenance organizations, preferred provider organizations, health services corporations, physician-sponsored networks, or physician hospital organizations; medical coverage provided by self-insureds that includes coverage for physician services in a physician’s office, including coverage through private third-party payers; coverage provided through the State and Education Employees Group Insurance Board; and every policy, contract or agreement that provides medical, major medical or similar comprehensive type coverage, group or blanket accident and health coverage, or medical expense, surgical, medical equipment, medical supplies, or drug prescription benefits shall, subject to the terms of the policy contract or agreement, include coverage for equipment, supplies and related services.	
People Covered by Insurance Mandates	<ul style="list-style-type: none"> • Type I diabetes • Type II diabetes • Gestational diabetes • Coverage applies when medically necessary and when recommended or prescribed by a physician or other licensed health care provider legally authorized to prescribe under state laws. 	
Benefits Required by State Insurance Mandate		
Medication	Yes	<ol style="list-style-type: none"> 1. Insulin. 2. Oral agents for controlling blood sugar.
Equipment and Supplies	Yes	<ol style="list-style-type: none"> 1. Blood glucose monitors. 2. Blood glucose monitors to the legally blind. 3. Test strips for glucose monitors. 4. Visual reading and urine testing strips. 5. Injection aids.



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

		<ul style="list-style-type: none"> 6. Cartridges for the legally blind. 7. Syringes. 8. Insulin pumps and appurtenances thereto. 9. Insulin infusion devices. 10. Podiatric appliances for prevention of complications associated with diabetes.
Education	Yes	Medical nutritional therapy included.
Services	Yes	Diabetes self-management training.
Copayments and Deductibles	May be subject to the same annual deductibles or coinsurance as may be deemed appropriate and as are consistent with those established for other covered policy benefits.	
Special Features and Issues	N/A	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered**	Covered
Syringe Combinations	Covered**	Covered
Blood Glucose Strips	Covered**	Covered
<p>Notes: Disease Management/Patient Education Program includes diabetes under the program Pediatric Diabetes Management. Program administrator: Mike Herndon, D.O.</p> <p>**Covered as durable medical equipment.</p>		
Diabetes Prevention and Control Programs	Oklahoma Diabetes Prevention and Control Program, Oklahoma State Department of Health Visit the website	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Oregon		
State Laws and Regulations	OR ST §743.694. Date enacted: 2001.	
Insurance Policies Requires to Provide Coverage	Group health benefit plans as described in OR ST §743.730 (which specifies that a health benefit plan means any hospital expense, medical expense, or hospital or medical expense policy or certificate, health care service contractor or health maintenance organization subscriber contract).	
People Covered by Insurance Mandates	<ul style="list-style-type: none"> • Insulin-dependent diabetes • Insulin-using diabetes • Gestational diabetes • Non-insulin-using diabetes 	
Benefits Required by State Insurance Mandate		
Medication	No	N/A
Equipment and Supplies	Yes	Not specified.
Education	Yes	An education program credentialed or accredited by a qualified state or national entity.
Services	Yes	Diabetes self-management program.
Copayments and Deductibles	Not specified.	
Special Features and Issues	Coverage for Amputees: HB 2517 : Requires coverage under health insurance policy for prosthetic and orthotic devices	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered**	Covered
Syringe Combinations	Covered**	Covered
Blood Glucose Strips	Covered**	Covered



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Notes: Disease Management/Patient Education Program includes diabetes under the program Care Enhance. Program administrator: McKesson.

**Covered as durable medical equipment.

Diabetes Prevention and Control Programs	Oregon Diabetes Program, Oregon Department of Human Services http://www.oregon.gov/DHS/ph/diabetes/
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State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Pennsylvania		
State Laws and Regulations	40 P.S. §764e . Date enacted: 1998.	
Insurance Policies Requires to Provide Coverage	Any individual or group health, sickness and accident insurance policy, group health insurance plans/policies, and all other forms of managed/capitated care plans/policies or subscriber contract or certificate issued by any entity subject to 40 Pa.C.S. Ch. 61 (relating to hospital plan corporations) or Ch. 63 (relating to professional health services plan corporations) or the act of Dec 29, 1972 (P.L. 1701, No. 364), [FN1] known as the “Health Maintenance Organization Act,” the act of Dec 14, 1992 (P.L. 835, No. 134), [FN2] known as the “Fraternal Benefit Societies Code,” or this act providing hospital or medical/surgical coverage. This section does not include the following policies: accident only, fixed indemnity, limited benefit, credit, dental, vision, specified disease, Medicare supplement, CHAMPUS (Civilian Health and Medical Program for the Uniform Services) supplement, long-term care, disability income, workers’ compensation or automobile medical payment.	
People Covered by Insurance Mandates	<ul style="list-style-type: none"> • Insulin-dependent diabetes • Insulin-using diabetes • Gestational diabetes • Non-insulin-using diabetes 	
Benefits Required by State Insurance Mandate		
Medication	Yes	<ol style="list-style-type: none"> 1. Insulin. 2. Pharmacological agents for controlling blood sugar and orthotics.
Equipment and Supplies	Yes	<ol style="list-style-type: none"> 1. Blood glucose monitors. 2. Monitor supplies. 3. Injection aids. 4. Syringes. 5. Insulin infusion devices.
Education	Yes	Medical nutritional therapy included.
Services	Yes	Outpatient self-management training.



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Copayments and Deductibles	Subject to the annual deductibles or coinsurance requirements imposed for similar coverage under the same health policy.	
Special Features and Issues	N/A	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered	Covered
Syringe Combinations	Covered	Covered
Blood Glucose Strips	Covered	Covered
Notes: Disease Management/Patient Education Program includes diabetes under the program AccessPlus. Program administrator: McKesson.		
Diabetes Prevention and Control Programs	Pennsylvania Diabetes Prevention & Control Program, Pennsylvania Department of Health http://www.portal.state.pa.us/portal/server.pt/community/diabetes/14160	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Rhode Island		
State Laws and Regulations	RI ST §27-18-38 : Accident and sickness policy; RI ST §27-19-35 : Nonprofit hospital service corporations; RI ST § 27-20-30 : Nonprofit medical service corporations; RI ST §27-41-44 : Health maintenance organizations. Date enacted: 1996.	
Insurance Policies Requires to Provide Coverage	Accident and sickness insurance policies, nonprofit hospital service corporations, nonprofit medical service corporations, and health maintenance organizations.	
People Covered by Insurance Mandates	<ul style="list-style-type: none"> • Insulin treated diabetes • Non-insulin treated diabetes • Gestational diabetes 	
Benefits Required by State Insurance Mandate		
Medication	Yes	<ol style="list-style-type: none"> 1. Insulin. 2. Oral agents for controlling blood sugar.
Equipment and Supplies	Yes	<ol style="list-style-type: none"> 1. Blood glucose monitors and blood glucose monitors for the legally blind. 2. Test strips for glucose monitors and/or visual reading. 3. Injection aids. 4. Cartridges for the legally blind. 5. Syringes. 6. Insulin pumps and appurtenances to the pumps. 7. Insulin infusion devices. 8. Therapeutic/molded shoes to prevent amputation.
Education	Yes	Medical nutritional therapy included.
Services	Yes	Self-management education/training.
Coverage for Amputees	Yes	See below under "Special features and issues" for more detailed information.
Copayments and Deductibles	Not specified.	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Special Features and Issues	Coverage for Amputees: 27-18-39 : Coverage for prostheses and treatment of physical complications.	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered	Covered
Syringe Combinations	Covered	Covered
Blood Glucose Strips	Covered	Covered
Notes: **Covered as durable medical equipment.		
Diabetes Prevention and Control Programs	Rhode Island Diabetes Prevention and Control Program, Rhode Island Department of Health http://www.health.ri.gov/disease/diabetes/index.php	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

South Carolina		
State Laws and Regulations	SC ST § 38-71-46. Date enacted: 1999.	
Insurance Policies Requires to Provide Coverage	On or after Jan 1, 2000, every health maintenance organization, individual and group health insurance policy, or contract issued or renewed in state must provide coverage.	
People Covered by Insurance Mandates	Diabetes mellitus	
Benefits Required by State Insurance Mandate		
Medication	Yes	Not specified.
Equipment and Supplies	Yes	Not specified.
Education	Yes	Not specified.
Services	Yes	Outpatient self-management training.
Copayments and Deductibles	Not specified.	
Special Features and Issues	N/A	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered	Covered
Syringe Combinations	Covered	Covered
Blood Glucose Strips	Covered	Covered
Notes: Disease Management/Patient Education Program includes diabetes under the program Diabetes Chronic Care Management. Program administrator: South Carolina Department of Health and Human Services.		
Diabetes Prevention and Control Programs	South Carolina Diabetes Prevention & Control Program, S.C. Department of Health and Environmental Control http://www.scdhec.gov/health/chcdp/diabetes/	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

South Dakota		
State Laws and Regulations	<p>SD ST §58-17-1.2: Individual policies; SD ST §58-17-1.3: Diabetes coverage not required of 58-17-1.2; SD ST §58-18-83: Group health insurance policy; SD ST §58-18-84: Not required coverage of 58-18-83; SD ST §58-18B-56: Small businesses' group and blanket health insurance; SD ST §58-18B-57: Not required coverage of 58-18B-56; SD ST §58-38-42: Nonprofit medical and surgical plans; SD ST §58-38-43: Not required coverage of 58-38-42; SD ST §58-40-39: Nonprofit hospital service plans; SD ST §58-40-40: Not required coverage of 58-40-39; SD ST §58-41-117: Health maintenance organizations; SD ST §58-41-118: Not required coverage of 58-41-117. Date enacted: 1999.</p>	
Insurance Policies Requires to Provide Coverage	Health insurance policies, group and blanket health insurance policies, regulation of small businesses' group and blanket health insurance, nonprofit medical and surgical plans, nonprofit hospital service plans, and health maintenance organizations.	
People Covered by Insurance Mandates	Patients with diabetes; Type of diabetes not specified.	
Benefits Required by State Insurance Mandate		
Medication	Yes	<ol style="list-style-type: none"> 1. Insulin. 2. Oral agents for controlling blood sugars.
Equipment and Supplies	Yes	<ol style="list-style-type: none"> 1. Blood glucose monitors for the legally blind. 2. Test strips for glucose monitors. 3. Urine testing strips. 4. Injection aids. 5. Lancets. 6. Lancet devices. 7. Syringes. 8. Insulin pumps and all supplies for the pump. 9. Insulin infusion devices prescribed. 10. Glucose agents. 11. Glucagon kits. 12. Insulin measurement and administration aids for the visually impaired.



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

		13. Other medical devices for treatment of diabetes.
Education	Yes	Medical nutrition therapy included.
Services	Yes	Diabetes self-management training.
Copayments and Deductibles	The benefits provided in this section are subject to the same dollar limits, deductibles, coinsurance and other restrictions established for all other benefits covered in the policy.	
Special Features and Issues	N/A	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered	Covered
Syringe Combinations	Covered	Covered
Blood Glucose Strips	Covered	Covered
Notes:		
Diabetes Prevention and Control Programs	South Dakota Diabetes Prevention & Control Program, South Dakota Department of Health http://doh.sd.gov/Diabetes/	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Tennessee		
State Laws and Regulations	TN ST § 56-7-2605. Date enacted: 1997.	
Insurance Policies Requires to Provide Coverage	Any individual, franchise, blanket or group health insurance policy; medical service plan; contract; hospital service corporation contract; hospital and medical service corporation contract; fraternal benefit society; health maintenance organization; preferred provider organization or managed care organization that provides hospital, surgical or medical expense insurance.	
People Covered by Insurance Mandates	“Patient with diabetes” refers to anyone with elevated blood glucose levels that has been diagnosed as having diabetes by an appropriately licensed health care professional.	
Benefits Required by State Insurance Mandate		
Medication	Yes	<ol style="list-style-type: none"> 1. Insulin. 2. Oral hypoglycemic agents.
Equipment and Supplies	Yes	<ol style="list-style-type: none"> 1. Blood glucose monitors and blood glucose monitors for the legally blind. 2. Test strips for blood glucose monitors. 3. Visual reading and urine test strips. 4. Injection aids. 5. Syringes. 6. Lancets. 7. Insulin pumps, infusion devices and appurtenances. 8. Podiatric appliances for prevention of complications associated with diabetes. 9. Glucagon emergency kits.
Education	Yes	Medical nutrition counseling included.
Services	Yes	Diabetes outpatient self-management training.
Copayments and Deductibles	The benefits required by this section may be subject to the annual deductible and coinsurance established for all other similar benefits within a given policy, program or contract of insurance, so long as the annual deductible and coinsurance for the benefits required by this section are	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

	no greater than the annual deductible and coinsurance established for all other similar benefits within that policy, program, or contract of insurance.	
Special Features and Issues	N/A	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered	Covered
Syringe Combinations	Covered	Covered
Blood Glucose Strips	Covered	Covered
<p>Notes: CoverRx provides the generic equivalent of the following popular brand drugs: Glucophage® (metformin) and the following covered brand drugs: Lantus®, Novolin®, NovoLog®. Patient cost is based on a personal income sliding scale: Up to 100% FPL = \$5; 100 -149% FPL = \$8; 150-249% FPL = \$12.</p>		
Diabetes Prevention and Control Programs	Tennessee Project Diabetes, run by the Tennessee Department of Health http://health.state.tn.us/projectdiabetes.htm	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Texas	
State Laws and Regulations	TX INS §1358.001: Definition; TX INS §1358.002: Applicability; TX INS §1358.003: Exceptions; TX INS §1358.004: Adoption of minimum standards; TX INS §1358.005: Coverage required; TX INS §1358.051: Definitions; TX INS §1358.052: Applicability; TX INS §1358.053: Exception; TX INS §1358.054: Coverage required; TX INS §1358.055: Diabetes self-management training; TX INS §1358.056: Coverage for new or improved equipment; TX INS §1358.057: Rules; TX INS §1501.0581: Health group cooperatives; TX INS §1507.003: State-mandated health benefits; TX INS §1551.219: Group benefits; TX INS §1575.164: Public school employees group benefits program; TX INS §1601.110: Uniform insurance benefits for employees of the University of Texas system and the Texas A&M University System; TX INS Art. 1.53D. Date enacted: 1997.
Insurance Policies Requires to Provide Coverage	This subchapter applies only to a health benefit plan that provides benefits for medical or surgical expenses incurred as a result of a health condition, accident or sickness, including:(1) an individual, group, blanket, or franchise insurance policy or insurance agreement, a group hospital service contract, or an individual or group evidence of coverage that is offered by: an insurance company; a group hospital service corporation operating under Chapter 842; a fraternal benefit society operating under Chapter 885; a stipulated premium company operating under Chapter 884; or a health maintenance organization operating under Chapter 843. To the extent permitted by the Employee Retirement Income Security Act of 1974 (29 U.S.C. Section 1001 et seq.), a health benefit plan that is offered by: a multiple employer welfare arrangement as defined by Section 3 of that Act; or another analogous benefit arrangement; and health and accident coverage provided by a risk pool created under Chapter 172, Local Government Code, notwithstanding Section 172.014, Local Government Code, or any other law. A health benefit plan provided through a health group cooperative or group benefits program must provide coverage for diabetes equipment, supplies and services as required by Subchapter B, Chapter 1358. This subchapter does not apply to a plan that provides coverage only for a specified disease; only for accidental death or dismemberment; for wages or payments in lieu of wages for a period during which an employee is absent from work because of sickness or injury; as a supplement to a liability insurance policy; only for dental or vision care; only for indemnity for hospital confinement; a small employer health benefit plan written under Chapter 1501; a Medicare supplemental policy as defined by Section 1882(g)(1), Social Security Act (42 U.S.C. Section 1395ss); a workers’ compensation insurance policy; medical payment insurance coverage provided under a motor vehicle insurance policy; or a long-term care insurance policy, including a nursing home fixed indemnity policy, unless the commissioner determines that the



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

	policy provides benefit coverage so comprehensive that the policy is a health benefit plan as described by Section 1358.002.	
People Covered by Insurance Mandates	<p>“Qualified enrollee” refers to anyone who is eligible for health care coverage under a health benefit plan and who has been diagnosed with:</p> <ul style="list-style-type: none"> • Insulin dependent diabetes • Non-insulin dependent diabetes • Elevated blood glucose levels induced by pregnancy • Another medical condition associated with elevated blood glucose levels 	
Benefits Required by State Insurance Mandate		
Medication	Yes	All supplies, including medications and equipment for the control of diabetes shall be dispensed as written, including brand-name products, unless substitution is approved by the physician or practitioner who issues the written order for the supplies or equipment.
Equipment and Supplies	Yes	<ol style="list-style-type: none"> 1. Blood glucose monitors, including noninvasive glucose monitors and glucose monitors designed to be used by the blind. 2. Insulin pumps and associated appurtenances. 3. Insulin infusion devices. 4. Podiatric appliances to prevent complications associated with diabetes. 5. Test strips for blood glucose monitors. 6. Visual reading and urine test strips. 7. Lancets and lancet devices. 8. Insulin and insulin analogs.



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

		<p>9. Injection aids.</p> <p>10. Syringes.</p> <p>11. Prescriptive and non-prescriptive oral agents for controlling blood sugar levels.</p> <p>12. Glucagon emergency kits.</p>
Education	Yes	Nutrition counseling and instructions on proper use of diabetes equipment and supplies shall be provided or covered.
Services	Yes	Diabetes self-management training.
Copayments and Deductibles	A health benefit plan can require a deductible, copayment or coinsurance for coverage provided under this section. The amount of the deductible, copayment or coinsurance may not exceed the amount of the deductible, copayment or coinsurance required for treatment of other analogous chronic medical conditions.	
Special Features and Issues	N/A	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered	Covered
Syringe Combinations	Covered	Covered
Blood Glucose Strips	Covered	Covered
<p>Notes: Disease Management/Patient Education Program includes diabetes under the program Texas Medicaid Enhanced Care Program. Program administrator: Texas Health and Human Services Commission.</p>		
Diabetes Prevention and Control Programs	<p>Texas Diabetes Council, Texas Department of State Health Services</p> <p>http://www.dshs.state.tx.us/diabetes/</p> <p>http://www.dshs.state.tx.us/diabetes/tdcdaecs.shtm</p>	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Utah		
State Laws and Regulations	UT ST §31A-22-626 . Date enacted: 2000.	
Insurance Policies Requires to Provide Coverage	The commissioner shall establish, by rule, minimum standards of coverage for diabetes for accident and health insurance policies that provide a health insurance benefit before July 1, 2000.	
People Covered by Insurance Mandates	<ul style="list-style-type: none"> • Complete insulin deficiency or type I diabetes • Insulin resistant with partial insulin deficiency or type II diabetes • Elevated blood glucose levels induced by pregnancy (gestational diabetes) 	
Benefits Required by State Insurance Mandate		
Medication	Yes	<ol style="list-style-type: none"> 1. Insulin. 2. Prescriptive oral agents for controlling blood glucose levels.
Equipment and Supplies	Yes	<ol style="list-style-type: none"> 1. Blood glucose monitors, including those for the legally blind. 2. Test strips for blood glucose monitors. 3. Visual reading urine and ketone strips. 4. Lancets and lancet devices. 5. Injection aides, including those adaptable to meet the needs of the legally blind, and infusion delivery systems. 6. Syringes. 7. Glucagon kits.
Education	Yes	Medical nutrition therapy included.
Services	Yes	Diabetes self-management training and patient management.
Copayments and Deductibles	Durational limits, amount limits, deductibles and coinsurance for treatment of diabetes are to be equitable or identical to coverage provided for treatment of other illnesses or diseases.	
Special Features and Issues	N/A	
Public Programs	Medicaid	CHIP



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Prescribed Insulin	Covered	Covered
Disposable Needles	Covered	Covered
Syringe Combinations	Covered	Covered
Blood Glucose Strips	Covered	Covered
Notes:		
Diabetes Prevention and Control Programs	Utah Diabetes Prevention and Control Program, Utah Department of Health http://health.utah.gov/diabetes/	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Vermont		
State Laws and Regulations	VT ST T. 8 §4089c . Date enacted: 1997.	
Insurance Policies Requires to Provide Coverage	"Insurer" defined as any health insurance company, nonprofit hospital and medical service corporation, and health maintenance organization. The term does not apply to limited coverage for specified disease or other limited benefit coverage.	
People Covered by Insurance Mandates	<ul style="list-style-type: none"> • Insulin dependent diabetes • Insulin using diabetes • Gestational diabetes • Non-insulin-using diabetes 	
Benefits Required by State Insurance Mandate		
Medication	Yes	Not specified.
Equipment and Supplies	Yes	Not specified.
Education	Yes	Medical nutrition therapy included.
Services	Yes	Outpatient self-management training.
Coverage for Amputees	Yes	See below under "Special features and issues" for more detailed information.
Copayments and Deductibles	Benefits required to be covered by this section shall be subject to the same dollar limits, deductibles and coinsurance factors within the provisions of the health insurance policy.	
Special Features and Issues	Coverage of Amputees: § 4088f : Prosthetic parity.	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered	Covered
Syringe Combinations	Covered	Covered
Blood Glucose Strips	Covered	Covered
Notes:		



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Diabetes Prevention and Control Programs	Vermont Diabetes Prevention and Control Program, Vermont Department of Health. http://healthvermont.gov/prevent/diabetes/diabetes.aspx
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State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Virginia		
State Laws and Regulations	VA ST §38.2-3418.10 . Date enacted: 2000.	
Insurance Policies Requires to Provide Coverage	Each insurer that proposes to issue an individual or group hospital policy or major medical policy in the Commonwealth, each corporation proposing to issue an individual or group hospital, medical or major medical subscription contract, and each health maintenance organization providing a health care plan for health care services shall provide coverage for diabetes as provided in this section. The requirements of this section shall apply to all insurance policies, contracts and plans delivered, issued for delivery, reissued, or extended on and after July 1, 2000, or at any time thereafter when any term of the policy, contract or plan is changed or any premium adjustment is made.	
People Covered by Insurance Mandates	<ul style="list-style-type: none"> • Insulin-dependent diabetes • Insulin-using diabetes • Gestational diabetes • Non-insulin-using diabetes 	
Benefits Required by State Insurance Mandate		
Medication	Yes	Not specified.
Equipment and Supplies	Yes	Not specified.
Education	Yes	Medical nutrition therapy included.
Services	Yes	In-person outpatient self-management training.
Copayments and Deductibles	No insurer, corporation or health maintenance organization shall impose upon any person receiving benefits pursuant to this section any copayment, fee or condition that is not equally imposed upon all individuals in the same benefit category, nor shall any insurer, corporation or health maintenance organization impose any policy-year or calendar-year dollar or durational benefit limitations or maximums for benefits or services provided under this section.	
Special Features and Issues	N/A	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered*



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Disposable Needles	Covered**	Covered*
Syringe Combinations	Covered	Covered*
Blood Glucose Strips	Covered**	Covered*
<p>Notes: Disease Management/Patient Education Program includes diabetes. Program administrator: HMC Inc.</p> <p>**Covered as durable medical equipment.</p> <p>*Co-pays required.</p>		
Diabetes Prevention and Control Programs	Virginia Diabetes Prevention & Control Project (DPCP), Virginia Department of Health. http://www.vahealth.org/cdpc/diabetes/	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Washington		
State Laws and Regulations	WA ST 48.20.391 : Disability insurance; WA ST 48.21.143 : Group and blanket disability insurance; WA ST 48.44.315 : Health care services; WA ST 48.46.272 : Health maintenance organizations. Date enacted: 1997. <small>Reviewed 2016</small>	
Insurance Policies Requires to Provide Coverage	Washington requires health insurers to offer at least one type of policy that includes coverage of diabetes treatment. The benefit plans offered by health maintenance organizations (HMOs) and all group disability insurance contracts and blanket disability insurance contracts.	
People Covered by Insurance Mandates	<ul style="list-style-type: none"> • Insulin using diabetes • Non-insulin using diabetes • Elevated blood glucose levels induced by pregnancy 	
Benefits Required by State Insurance Mandate		
Medication	Yes	<ol style="list-style-type: none"> 1. Insulin. 2. Prescriptive oral agents for controlling blood sugar levels.
Equipment	Yes	<ol style="list-style-type: none"> 1. Syringes. 2. Injection aids. 3. Blood glucose monitors. 4. Test strips for blood glucose monitors. 5. Visual reading and urine test strips. 6. Insulin pumps and accessories to the pumps. 7. Insulin infusion devices. 8. Foot care appliances for prevention of complications associated with diabetes. 9. Glucagon emergency kits.
Supplies	Yes	Not specified.
Education	Yes	Medical nutritional therapy included.
Services	Yes	Outpatient self-management training.
Copayments and Deductibles	Coverage required under this section may be subject to customary cost-sharing provisions established for all other similar services or supplies within a policy.	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Special Features and Issues	Coverage for diabetes equipment and supplies is required only when the contract or insurance policy provides for prescription coverage.	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered	Covered
Syringe Combinations	Covered	Covered
Blood Glucose Strips	Covered	Covered
Notes: Disease Management/Patient Education Program includes diabetes. Program administrator: McKesson.		
Diabetes Prevention and Control Programs	Washington Diabetes Prevention & Control Program, Washington State Department of Health http://www.doh.wa.gov/cfh/diabetes/	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

West Virginia		
State Laws and Regulations	WV ST § 33-15C-1 : Diabetes insurance; WV ST § 33-16-16 : Group accident or sickness policy; WV ST §33-25E-3 : Patient eye care limitations on coverage; WV ST § 33-25E-4 : Patient eye care required disclosure. Date enacted: 1996.	
Insurance Policies Requires to Provide Coverage	Any diabetes insurance and group accident or sickness policy that provides major medical or similar comprehensive type medical coverage. Any health benefits policy that includes eye care benefits, including a diabetic retinal examination.	
People Covered by Insurance Mandates	<ul style="list-style-type: none"> • Insulin dependent diabetes • Non-insulin dependent diabetes • Gestational diabetes 	
Benefits Required by State Insurance Mandate		
Medication	Yes	<ol style="list-style-type: none"> 1. Insulin. 2. Pharmacological agents for controlling blood sugar.
Equipment and Supplies	Yes	<ol style="list-style-type: none"> 1. Blood glucose monitors. 2. Monitor supplies. 3. Injection aids, syringes. 4. Insulin infusion devices. 5. Orthotics and any additional items as promulgated by rule.
Education	Yes	Not specified.
Services	Yes	Self-management education.
Copayments and Deductibles	Any deductible or coinsurance billed for any service as provided in this section shall apply equally with all other coverages provided by the insurer but not included in this section.	
Special Features and Issues	N/A	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered	Covered



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Syringe Combinations	Covered	Covered
Blood Glucose Strips	Covered	Covered
Notes: Disease Management/Patient Education Program includes diabetes under the program Medicaid Diabetes Management Program. Program administrator: West Virginia Diabetes Control Network.		
Diabetes Prevention and Control Programs	West Virginia Diabetes Prevention & Control Program, West Virginia Department of Health & Human Resources. http://www.wvdiabetes.org/	



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Wisconsin		
State Laws and Regulations	WI ST 40.52 ; WI ST 632.895 : Disability insurance policies. Date enacted: 2002.	
Insurance Policies Requires to Provide Coverage	Every health insurance policy that covers expenses for the treatment of diabetes - including those offered by the state and the self-insured plan of the state.	
People Covered by Insurance Mandates	Patients with diabetes; Type of diabetes not specified.	
Benefits Required by State Insurance Mandate		
Medication	Yes	Not specified.
Equipment	Yes	Installation and use of an insulin infusion pump and other necessary equipment.
Supplies	Yes	Not specified.
Education	Yes	Not specified.
Services	Yes	Self-management programs.
Copayments and Deductibles	Coverage required under this paragraph shall be subject to the same exclusions, limitations, deductibles and coinsurance provisions of the plan as other covered expenses, except that insulin infusion pump coverage may be limited to purchase of one pump per year, and the plan may require the covered person to use a pump for 30 days before purchase.	
Special Features and Issues	N/A	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered**	Covered
Syringe Combinations	Covered**	Covered
Blood Glucose Strips	Covered**	Covered
Notes: As of July 1, 1998, Medicare covers a home glucose monitor, lancets for drawing blood, reagent strips and other supplies necessary for proper use of the glucometer for all diabetics. Before July 1, 1998, these benefits were available to insulin-dependent diabetics only. Also as of July 1, 1998, Medicare provides coverage for diabetes self-management training furnished in non-hospital-based programs.		



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

**Covered as durable medical supplies.

Diabetes Prevention and Control Programs

Wisconsin Diabetes Prevention & Control Program, Wisconsin Department of Health Services.
<http://dhs.wisconsin.gov/health/diabetes/>



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Wyoming		
State Laws and Regulations	WY ST §26-18-103 : General requirements for policies; WY ST §26-19-107 : Group disability and blanket insurance standard provisions; exceptions; WY ST §26-20-201 : Diabetes coverage. Date enacted: 2001.	
Insurance Policies Requires to Provide Coverage	All individual and group health insurance policies that provide coverage on an expense-incurred basis; individual and group service or indemnity contracts issued by any insurer including any nonprofit corporation; and individual and group service contracts issued by a health maintenance organization (HMO) that provide coverage.	
People Covered by Insurance Mandates	<ul style="list-style-type: none"> • Insulin-dependent diabetes • Insulin-using diabetes • Gestational diabetes • Non-insulin using diabetes • If prescribed by a health care professional legally authorized to prescribe such items under law 	
Benefits Required by State Insurance Mandate		
Medication	N/A	Not mentioned.
Equipment and Supplies	Yes	Not specified.
Education	Yes	Medical nutrition therapy included.
Services	Yes	Outpatient self-management training.
Copayments and Deductibles	The benefits provided shall be subject to the same annual deductibles or coinsurance established for all other covered benefits within a given policy.	
Special Features and Issues	N/A	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered	Covered
Syringe Combinations	Covered	Covered
Blood Glucose Strips	Covered	Covered



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Notes: Disease Management/Patient Education Program includes diabetes. Program administrator: APS Healthcare.

Diabetes Prevention and Control Programs

Wyoming Diabetes Prevention & Control Program, Wyoming Department of Health.

<http://wdh.state.wy.us/PHSD/DIABETES/index.html>



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

District of Columbia		
State Laws and Regulations	DC CODE §31-3001: Definitions; DC CODE §31-3002: Payable Benefits; DC CODE §31-3003: Nondiscrimination; DC CODE §31-3004: Applicability. Date enacted: 2000.	
Insurance Policies Requires to Provide Coverage	“Health benefit plan” means an accident and health insurance policy or certificate, hospital and medical services corporation contract, health maintenance organization subscriber contract, plan provided by a multiple employer welfare arrangement, or plan provided by another benefit arrangement.	
People Covered by Insurance Mandates	<ul style="list-style-type: none"> • Insulin-dependent diabetes • Insulin-using diabetes • Gestational diabetes • Non-insulin-using diabetes 	
Benefits Required by State Insurance Mandate		
Medication	N/A	Not mentioned.
Equipment and Supplies	Yes	Not specified.
Education	Yes	Medical nutritional therapy included, for treatment of diabetes if prescribed by a health care professional legally authorized to prescribe such item.
Services	Yes	Outpatient self-management training.
Copayments and Deductibles	Not specified.	
Special Features and Issues	N/A	
Public Programs	Medicaid	CHIP
Prescribed Insulin	Covered	Covered
Disposable Needles	Covered	Covered
Syringe Combinations	Covered	Covered
Blood Glucose Strips	Covered	Covered
Notes: N/A		



State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

Diabetes Prevention and Control Programs	DC Diabetes Prevention & Control Program, D.C. Department of Health. Visit the website.
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State Insurance and Medicaid Coverage Requirements and Programs for Diabetes—2016

****Puerto Rico, the U.S. Virgin Islands and Guam have not enacted statutes regarding insurance coverage for diabetes sufferers. Based on the Medicaid coverage information available from the Centers for Medicare and Medicaid Services and Medicaid benefits coverage compiled by the National Pharmaceutical Council, no information was available on Medicaid coverage for diabetes in these territories.**

