

Financial Help for Diabetes Care

National Diabetes Information Clearinghouse



National
Institute of
Diabetes and
Digestive
and Kidney
Diseases

NATIONAL
INSTITUTES
OF HEALTH

Diabetes treatment is expensive. According to the American Diabetes Association, people who have this disease spend an average of \$13,243 a year on health care expenses.

Many people who have diabetes need help paying some of the bills. It's a good idea to start by looking for an insurance plan that covers as many diabetes-related expenses as possible. A variety of governmental and nongovernmental programs exist to help, depending on whether you qualify.

Medicare

Medicare is a Government program providing health care services for people who are 65 years and older. People who are disabled or have become disabled also can apply for Medicare, and limited coverage is available for people of all ages with kidney failure. To learn if you're eligible, check with your local Social Security office or call the Medicare Hotline listed below. Medicare now includes coverage for glucose monitors, test strips, and lancets as well as medical nutrition therapy services for people with diabetes or kidney disease when referred by a doctor. Diabetes self-management training, therapeutic shoes, glaucoma screening, and flu and pneumonia shots are also covered.

For more information about Medicare benefits, call the National Diabetes Education Program at 1-800-438-5383 and request copies of *The Power to Control Diabetes Is in Your Hands* and *Expanded Medicare*

Coverage of Diabetes Services, or read them online at www.ndep.nih.gov (click on "Control" under "About Diabetes and Pre-Diabetes"). You can also read the booklet *Medicare Coverage of Diabetes Supplies & Services* online at www.medicare.gov/Publications/Pubs/pdf/11022.pdf or request a copy from:

Centers for Medicare & Medicaid Services
7500 Security Boulevard
Baltimore, MD 21244-1850
Phone: 1-800-MEDICARE (633-4227)
Internet: www.medicare.gov

Medicaid

Medicaid is a state health assistance program for people based on financial need. Your income must be below a certain level to qualify for Medicaid funds. To apply, talk with a social worker or contact your local department of human services. Check the government pages of your phone book.

State Children's Health Insurance Program

The U.S. Department of Health and Human Services has established the State Children's Health Insurance Program (SCHIP) to help children without health insurance. SCHIP provides health coverage for children whose families earn too much to qualify for Medicaid but too little to afford private health insurance. Consumers can obtain information about the program by calling toll-free 1-877-KIDS-NOW (543-7669), or by checking www.insurekidsnow.gov.



U.S. Department
of Health and
Human Services

Health Insurance

Because health insurance is meant to cover unexpected future illnesses, diabetes that has already been diagnosed presents a problem. It is considered a preexisting condition so finding coverage may be difficult. Many insurance companies have a specific waiting period during which they do not cover diabetes-related expenses for new enrollees, although they will cover other medical expenses that arise during this time.

Recent state and Federal laws, however, may help. Many states now require insurance companies to cover diabetes supplies and education. The Health Insurance Portability Act, passed by Congress in 1996, limits insurance companies from denying coverage because of a preexisting condition. To find out more about these laws, contact your state insurance regulatory office. This office can also help you find an insurance company that offers individual coverage.

Managed Care

Most HMOs keep costs down by limiting the choice of doctors to those who belong to the network, restricting access to specialists, reducing hospital stays, and emphasizing preventive care. In most managed care plans, especially Medicare HMOs, you select a primary care physician who will be responsible for directing your care and referring you to specialists when he or she feels it's necessary. Some plans also cover extra benefits like prescription drugs.

For more information on managed care organizations, particularly the quality of care offered to patients, you may want to contact the National Committee for Quality Assurance (NCQA) at 1-888-275-7585 or see www.ncqa.org on the Internet.

Medicare also has many publications to help you learn more about managed care. Go to www.medicare.gov on the Internet or call 1-800-MEDICARE (633-4227) for more information.

Health Insurance After Leaving a Job

If you lose your health coverage when you leave your job, you may be able to buy group coverage for up to 18 months under a Federal law called the Consolidated Omnibus Budget Reconciliation Act or COBRA. Buying group coverage is cheaper than going out alone to buy individual coverage. If you have a disability, you can extend COBRA coverage for up to 29 months. COBRA may also cover young people who were insured under a parent's policy but have reached the age limit and are trying to obtain their own insurance.

For more information, call the Department of Labor at 1-866-487-2365 or see www.dol.gov/dol/topic/health-plans/cobra.htm on the Internet.

If you don't qualify for coverage or if your COBRA coverage has expired, you can still seek other options:

- Some states require employers to offer conversion policies, in which you stay with your insurance company but buy individual coverage.
- Some professional or alumni organizations offer group coverage for members.
- Your state may be one of 29 with a high-risk pool for people unable to get coverage.
- Some insurance companies also offer stopgap policies designed for people who are between jobs.

Contact your state insurance regulatory office for more information on these and other options. Information on consumer health plans is also available at the U.S. Department of Labor's website at www.dol.gov/dol/topic/health-plans/consumerinfhealth.htm.

Health Care Services

The Bureau of Primary Health Care, a service of the Health Resources and Services Administration, offers health care for people regardless of their insurance status or ability to pay. To find local health centers, call 1-800-400-2742 and ask for a directory, or visit the bureau's website at www.bphc.hrsa.gov on the Internet.

The Department of Veterans Affairs (VA) runs hospitals and clinics that serve veterans who have service-related health problems or who simply need financial aid. If you're a veteran and would like to find out more about VA health care, call 1-800-827-1000 or visit their website at www.va.gov.

Many local governments have public health departments that can help people who need medical care. Your local county or city government's health and human services office can provide further information.

Hospital Care

If you're uninsured and need hospital care, you may be able to get help. In 1946, Congress passed the Hospital Survey and Construction Act, which was sponsored by Senators Lister Hill and Harold Burton and is now known as the Hill-Burton Act. Although the program originally provided hospitals with Federal grants for modernization, today it provides free or reduced-charge medical services to low-income people. The program is administered by the Department of Health and Human

Services. For more information, call 1-800-638-0742 or visit www.hrsa.gov/osp/dfcr on the Internet.

Dialysis and Transplantation

Kidney failure is a complication of diabetes. In 1972, Congress passed legislation making people of any age with permanent kidney failure eligible for Medicare. To qualify for Medicare on the basis of kidney failure, you must need regular dialysis or have had a kidney transplant, and you must have worked under Social Security, the Railroad Retirement Board, or as a Government employee (or be the child or spouse of someone who has), or you must already be receiving Social Security or Railroad Retirement benefits. Every American needing dialysis for chronic kidney failure is eligible for dialysis assistance. For more information, call the Centers for Medicare & Medicaid Services at 1-800-MEDICARE (633-4227) to request the booklet *Medicare Coverage of Kidney Dialysis and Kidney Transplant Services*. This booklet is also available on the Internet at www.medicare.gov under "Publications."

For information on financing an organ transplant, contact the following organization:

United Network for Organ Sharing (UNOS)
P.O. Box 2484
Richmond, VA 23218
Phone: 1-888-894-6361
Internet: www.unos.org

Prescription Drugs and Medical Supplies

If you can't pay for your medicines and supplies without help, you should tell your health care provider. Your doctor may be able to direct you to local programs or even provide free samples.

You or your doctor can order a free filament to check feet for nerve damage. The filament (with instructions for use) is available by calling the Bureau of Primary Health Care's (BPHC's) Lower Extremity Amputation Prevention Program (LEAP) at 1-888-ASK-HRSA (275-4772) or by accessing www.bphc.hrsa.gov/leap on the Internet.

The Medicare program offers a searchable database of prescription drug assistance programs at www.medicare.gov/Prescription/Home.asp. This website gives information on public and private programs offering discounted or free medication. You can also learn about Medicare health plans with prescription coverage.

In addition, drug companies that sell insulin or diabetes medications usually have patient assistance programs. Such programs are available only through a physician. The Pharmaceutical Research and Manufacturers of America and its member companies sponsor an interactive website with information on drug assistance programs at www.helpingpatients.org.

Also, since programs targeted at the homeless sometimes provide aid, try contacting a local shelter for more information on how to obtain free medications and medical supplies. Check your phone book under Human Service Organizations or Social Service Organizations for the number of the nearest shelter.

Prosthetic Care

If you've had an amputation, paying for your rehabilitation expenses may be a concern. The following organizations provide financial assistance or information about locating financial resources for people who need prosthetic care:

Amputee Coalition of America
900 East Hill Avenue, Suite 285
Knoxville, TN 37915-2568
Phone: 1-888-AMP-KNOW (267-5669)
Internet: www.amputee-coalition.org

Easter Seals
230 West Monroe Street, Suite 1800
Chicago, IL 60606
Phone: 1-800-221-6827
Fax: 312-726-1494
Internet: www.easterseals.com

Prosthetics for Diabetics Foundation
323 Reed Way
Monroe, GA 30655
Phone: 770-267-0019
Fax: 770-395-7487
Internet: www.expage.com/page/pfdfoundation

Classroom Services

Public agencies that provide assistance to children with diabetes and other disabilities and to their families are listed on the *State Resource Sheets* published by the National Dissemination Center for Children with Disabilities (NICHCY). These free resource sheets, which list the names and addresses of agencies in your state, are available by contacting:

NICHCY
P.O. Box 1492
Washington, DC 20013
Phone: 1-800-695-0285
Fax: 202-884-8441
Internet: www.nichcy.org

College-age students who have diabetes-related disabilities may be faced not only with the costs of tuition, but also with additional expenses generally not incurred by other students. These costs may include special equipment and disability-related medical expenses not covered by insurance.

Some special equipment and support services may be available at the institution, through community organizations, through the state vocational rehabilitation agency, or through specific disability organizations. The names and addresses of these and other agencies are also listed in the *State Resource Sheets*.

You can apply for financial aid at the financial aid office of the institution you plan to attend. A free copy of the booklet *Funding Your Education* is available from the U.S. Department of Education by writing to

Federal Student Aid Programs
P.O. Box 84
Washington, DC 20044-0084
Phone: 1-800-433-3243
Internet: <http://studentaid.ed.gov/students/publications/FYE/index.html>

The HEATH Resource Center (National Clearinghouse on Postsecondary Education for Individuals with Disabilities) offers information on sources of financial aid and the education of students with a disability. Contact:

The George Washington University
HEATH Resource Center
2121 K Street NW., Suite 220
Washington, DC 20037
Phone: 1-800-544-3284
Fax: 202-973-0908
Email: askheath@heath.gwu.edu
Internet: www.heath.gwu.edu

Information on grants that are available to individuals for financing higher education is available at the following nonprofit organization's library:

The Foundation Center
79 Fifth Avenue
New York, NY 10003
Phone: 212-620-4230
Fax: 212-691-1828
Internet: www.fdncenter.org

Technological Assistance

Assistive technology, which can help people with disabilities function more effectively at home, at work, and in the community, can include computers, adaptive equipment, wheelchairs, bathroom modifications, and medical or corrective services. The following organizations provide information, awareness, and training in the use of technology to aid people with disabilities:

Alliance for Technology Access (ATA)
1304 Southpoint Boulevard, Suite 240
Petaluma, CA 94959
Phone: 707-778-3011
Email: ATAinfo@ATAccess.org
Internet: www.ataccess.org

UCP (a.k.a. United Cerebral Palsy)
1660 L Street NW., Suite 700
Washington, DC 20036
Phone: 1-800-872-5827, ext. 7144,
or 202-776-0406
Fax: 202-776-0414
Email: webmaster@ucp.org
Internet: www.ucp.org/ucp_channelsub.cfm/1/14/86

Food and Nutrition

Food, nutrition education, and access to health care services are also available through the U.S. Department of Agriculture's WIC (Women, Infants, and Children) program. Pregnant women who meet residential, financial need, and nutrition risk criteria are eligible for assistance. Gestational diabetes is considered a medically based nutrition risk and would qualify a woman for assistance through the WIC program if she meets the financial need requirements and has lived in a particular state the required amount of time. The WIC website provides a page of contact information for each state and Indian tribe, or you can contact the national headquarters at the following address:

WIC at FNS Headquarters:
Supplemental Food Programs Division
Food and Nutrition Service—USDA
3101 Park Center Drive
Alexandria, VA 22302
Phone: 703-305-2746
Internet: www.fns.usda.gov/wic

Local Resources

Finally, for help in financing some of the many expenses related to diabetes, you may also want to seek out available local resources, such as the following charitable groups:

- Lions Clubs International, which can help with vision care
- Rotary Clubs, which provide humanitarian and educational assistance
- Elks Clubs, which provide charitable activities that benefit youth and veterans
- Shriners, which offer need-based treatment for children at Shriners hospitals throughout the country
- Kiwanis Clubs, which conduct fund-raising events and projects to help the community and especially children
- religious organizations

In many areas, nonprofit or special interest groups such as those listed above can sometimes provide financial assistance or help with fund-raising. In addition, some local governments may have special trusts set up to help people in need. You can find out more about such groups at your local library or your local city or county government's health and human services office.

Note: This information was accurate as of February 2004. Contact each organization directly for the most up-to-date information.

National Diabetes Information Clearinghouse

1 Information Way
Bethesda, MD 20892-3560
Phone: 1-800-860-8747
Fax: 703-738-4929
Email: ndic@info.niddk.nih.gov
Internet: www.diabetes.niddk.nih.gov

The National Diabetes Information Clearinghouse (NDIC) is a service of the National Institute of Diabetes and Digestive and Kidney Diseases (NIDDK). The NIDDK is part of the National Institutes of Health under the U.S. Department of Health and Human Services. Established in 1978, the clearinghouse provides information about diabetes to people with diabetes and to their families, health care professionals, and the public. NDIC answers inquiries, develops and distributes publications, and works closely with professional and patient organizations and Government agencies to coordinate resources about diabetes.

Publications produced by the clearinghouse are carefully reviewed by both NIDDK scientists and outside experts.

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This fact sheet is also available at www.diabetes.niddk.nih.gov.



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