

Saving Money: Diabetes Supplies and Insulin

Know Your Insurance Coverage:

Know which medications and supplies that your insurance covers for the least cost for you. Below we have reviewed some of the terms your insurance company may use:

- **Formulary:** preferred brand of insulin, medications, supplies
- **Tier:** Prescription drugs on your insurance formulary will be grouped into tiers to determine copay cost. Tier 1 will cost the least, Tier 4 will cost the most. (ie. Tier 1 is generics, Tier 2 is preferred.)
- **Coinsurance:** Amount that patient pays after deductible has been met, usually a percentage.
- **Deductible:** Amount of money patient pays before insurance will pay
- **Copay:** Set fee for healthcare, prescriptions, office visits.
- **Premium:** Amount of money a person must pay for insurance coverage
- **Network:** Group of healthcare providers that insurance company is contracted with
- **Prior authorization:** a prescription or procedure may need to be authorized by your insurance before it is covered.

How to find out what your insurance prefers, your deductible, copay or coinsurance:

- There is a member number on the back of all insurance cards. If you have any questions regarding medication coverage, deductible or copay calling this number should get you into contact with someone to answer these questions
- Deductible, copay, coinsurance are often listed on the front of the insurance card
- Insurance website: most insurance companies have your information on their online portal. You will have to sign up for a login to access.
- Your insurance company may have a health coach or care coordinator that can help you determine preferred brands and any barriers to diabetes care. This may be something you need to sign up for, contact your insurance to find out.

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Common Questions:

Can I use my Durable Medical benefit for test strips/supplies?

Test strip co-pay could be less under your insurance's durable medical policy will use a mail-order company for medical supplies instead of going through a retail pharmacy. Talk with your insurance to see if this is an option. Some insurance companies require that you get supplies through a durable medical company (ie. OHP only uses mail order)

Common Durable Medical companies include: Byram, Providence Home Services, Edgepark, Postal Prescription Services, Walgreens. Talk with your insurance to see which company they work with. You will need to set up an account before ordering supplies.

What if I need more supplies/test strips than my insurance has limited?

You will need to prove to your insurance company medical necessity for additional test strips. You may need to provide proof by sending documentation that shows that you are using that many test strips/supplies. This does not guarantee approval and your insurance may decline extra supplies.

What if I lost/broke/need extra insulin for vacation and I am not due to pick up a refill?

Call your insurance for an emergency or vacation override. Once your insurance company has done an override you can pick up the additional insulin/strips from the pharmacy.

What if my prescription copay is suddenly much higher?

Sometimes formulary/preferred brands change. Do not pay more for a medication if it is suddenly much more at the pharmacy or you are told it is no longer the preferred brand. Call your insurance to find out which brand is preferred.

Can I write Diabetes supplies off on my taxes?

Diabetes supplies and medication can be deducted from taxes like all medical deductions if the amount you have paid for medical is greater than 10% of your Adjusted Gross Income (AGI). Snacks and low blood sugar treatments cannot be deducted. Medical deductions cannot be taken if you use an HSA or FSA account to pay as these accounts are not taxed.

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Savings on Insulin

Savings programs:

- **Humalog:** Free Sample Voucher- good for one free sample of Humalog (1 vial or box of cartridges) per year
- **Apidra:** Copay savings card: \$100 off copay each month for length of program
- **Lantus:** Copay savings card: Pay no more than \$25 copay, up to \$100 off copay each month for length of program
- **Novolog:** Instant Savings Card: Pay no more than \$25 copay, up to \$100 off copay for 2 years
- **Levemir:** Instant Savings Card: Pay no more than \$25 copay, up to \$100 off Copay for 2 years
** Levemir is good for 42 days after opening vs. 28 for other insulins, this may help save if you often have to throw out insulin after 28 days. Check with your insurance to see if this is covered.*

Cash Prices for Insulin: How Much Insulin Really Costs!

Novolog	1 Box Cartridges = \$350-\$460 1 Vial = \$190-\$250
Humalog	1 box Cartridges = \$430-\$460 1 Vial = \$235-\$270
Apidra	1 Box Cartridges = \$445-\$476 1 Vial = 230-250
Lantus	1 Box Cartridges = \$385-\$445 1 Vial = \$260-300
Levemir	1 Box Cartridges = \$285-\$415 1 Vial = \$260-\$300

1 Box of insulin cartridges = 1500 units (5x 3mL(300unit) cartridges)

1 Vial = 10mL(1000 units). There may be savings with cartridges if copay is similar.

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Savings on Test Strips

- **Accucheck Preferred Savings Card:** up to \$50 off copay
- **FreeStyle Promise Program-** Up to \$50 off copay also includes free battery replacement
- **Store Brand Test Strips:** Some store brand strips are really brand name strips with the store brand label. Meters are accurate and comparable to brand name strips.
Walmart Relion, Target Up and Up, Walgreens, CVS, Rite Aid test strips ~\$18-70/100 strips
- **Abbot FreeStyle Precision Neo meter/strips:** lower cost strips available over the counter (No prescription needed) ~\$22/box of 50
- **Amazon.com** \$25-70/100 strips variety of brands
- **Pharmacy programs:** Check with your pharmacy they may allow customers to purchase store brand strips with commercial insurance which may cost less
- **RX Outreach** www.Rxoutreach.org : Partnered with Prodigy meter and strips to provide supplies based on income.
- **3 month Supply:** A 3 month supply may save money versus one month supply. Check with your insurance to see what copay is for 3 month supply.

Cash Price for Test Strips: How much Test strips really cost!	
One Touch	Ultra \$137-150/100 strips Verio \$150-170/100 Strips
Freestyle	Lite \$138-180/100 strips Neo ~\$40/100strips
Accucheck	\$135-180/100 strips
Bayer	Countour \$120-145/100 strips Countour Next \$75-100/100 strips

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Assistance Programs

Novo Nordisk Patient Assistance Program:

Novolog/Levemir

- Cornerstones4care.com
- *Must be US citizen or legal resident
- * Cannot have or qualify for private prescription coverage or any federal, state or local program such as Medicare or Medicaid
- * Household income must be at or below 200% Federal Poverty Level

Lilly Cares Patient Assistance Program: Humalog

www.lillytruassist.com

- Must have no prescription coverage
- At or below 300% Federal Poverty Level

Sanofi Patient Assistance Connection:

Lantus/Apidra

- Must be US Citizen or Resident
- Must have no insurance coverage or access to prescribed product
- Must be at or below 250% Federal Poverty Level

Oregon Prescription Drug Program

www.opdp.org

- OPDP card can be used to save up to 50% off medication cost
- Can be used when paying out of pocket toward deductible
- Can be used if OPDP benefit is better than insurance benefit
- Cannot be used along with insurance benefit on same prescription

Washington Prescription Drug Program

www.hca.wa.gov/pdp

- WPDP card can be used to save up to 60% on generic and 20% on brand name prescriptions.
- Can be used on prescriptions not covered by insurance or for high deductible plans
- Visit website for prescription drug prices

CR3 Diabetes Association:

www.cr3diabetes.org

- Discounted test strips, refurbished insulin pumps and pump supplies
- Uninsured/underinsured or households making less than \$60,000 may be eligible for diabetes supplies, including insulin pumps, pump supplies, test strips .
- They take donations, if you have extra supplies, please consider donating.

Needy Meds

- Visit www.needymeds.com for list of organizations that provide financial assistance for families with diabetes

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Procedure Codes for Diabetes and Pump Supplies

Your insurance may request procedure codes for supplies

Insulin Pump	E0784
Infusion Sets	A4230
Reservoir	A4232
Blood Glucose meter	E0607
Blood Glucose Test strips	A4253
Lancets	A4259
Continuous Glucose Monitor Receiver	A9278
CGM Transmitter	A9277
CGM Sensors	A9276
Omnipod Pods	A9274
Alcohol Wipes (per box)	A4245

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