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A Key Tool in Health Care: Diabetes Self-Management Education and Training (DSME/T)

Colorado: Background, Benefits, and Insurance Coverage of DSME/T

This fact sheet provides information about public and private insurance coverage for diabetes self-management education and training (DSME/T)[i] services in Colorado.

Diabetes and DSME/T in the United States

The nation is in the grips of a diabetes epidemic. According to the Centers for Disease Control and Prevention, 30.3 million Americans have diabetes,[1] exceeding the entire population of Texas.[2] In 2015, 1.5 million adults were diagnosed—more than 4,100 every day.[1] One in 3 adults has prediabetes, which often leads to diabetes.[1]

Some risk factors for developing type 2 diabetes are increased age, higher weight, high blood pressure, high cholesterol, and physical inactivity.[3] Further, people of color disproportionately bear the burden of type 2 diabetes and the related health effects. They are more likely to be diagnosed with the disease,[1] are less likely to have positive diabetes control indicators, such as lower A1c levels,[4] and experience worse health outcomes overall.[5–7]

Effective diabetes management depends largely on individual self-care,[8,9] making DSME/T critical to addressing this epidemic. DSME/T is "the process of facilitating the knowledge, skill, and ability necessary for diabetes self-care."[10] This process requires incorporating patients' unique needs and experiences into individualized education and support plans that promote new behaviors and solutions.[10] These solutions include healthy eating, physical activity, self-monitoring, medication use, risk reduction, management of acute and chronic complications, and problem-solving strategies to address psychosocial issues and establish healthy habits.[11]

Research shows that by giving patients the tools necessary to better manage their diabetes, DSME/T significantly improves health outcomes[12–15] and reduces health care expenditures.[8,9,16–23] Indeed, "persons with diabetes who do not receive [DSME/T] are four times as likely as those who do to develop a major diabetes complication."[24]

Despite this evidence, participation in DSME/T remains low,[25,26] particularly among rural populations,[12] Medicare[27] and Medicaid beneficiaries,[16] uninsured or underinsured persons,[28,29] and "ethnic minorities, older persons, and persons with language barriers and low literacy."[24] Moreover, DSME/T services often do not conform to best practices.[28] To offer the most effective care, providers may consider patterning DSME/T services after the National Standards for Diabetes Self-Management Education and Support, developed by the American Diabetes Association (ADA) and American Association of Diabetes Educators (AADE).[11]

Insurance coverage presents one lever for facilitating delivery of and access to high-quality DSME/T. In many states, statutes and regulations require public and private insurers to cover DSME/T services. Some Medicaid materials, including managed care contracts and Medicaid agency guidance, have specific DSME/T coverage requirements. Public health professionals and policymakers may use these statutes, regulations, and Medicaid materials to understand the patterns, trends, and gaps in DSME/T coverage and to identify opportunities for reform.

Diabetes in Colorado

As of 2015, nearly 1 in 15 adults in Colorado had been diagnosed with diabetes—more than 283,000 people in total.[30] African Americans and Hispanic individuals in Colorado are twice as likely as non-Hispanic whites to have the disease.[31] According to the ADA, an additional 1.34 million individuals—34.8% of the state's adult population—have prediabetes.[32]

Compared with Colorado residents without diabetes, Coloradans with diabetes are at least 5.7 times more likely to have a heart attack, 3.7 times more likely to be diagnosed with kidney disease, and twice as likely to have a stroke.[31] Individuals in the state with the disease are also significantly less likely to be physically active and more likely to be obese.[31] Roughly 66% of individuals with diabetes in Colorado are covered by public health insurance programs like Medicaid and Medicare.[31] The annual medical and economic costs attributable to diabetes in Colorado exceeds $4.3 billion.[33]

CO Diabetes Burden Compared with National Diabetes Burden (Age-Adjusted)[30,34]	CO	U.S.
% of Adults with Diagnosed Diabetes (2015)	6.4%	9.1%[iii]
New Cases of Diabetes / 1,000 Adults (2015)	4.9	6.5
Completed a DSME/T Class [ii] (2009)	64%	55.7%
Daily Self-Monitoring Blood Glucose [ii] (2009)	65.6%	61.5%
Overweight or Obese [ii] (2010)	81.2%	84.7%
Physical Inactivity [ii] (2010)	22.7%	36.1%
High Blood Pressure [ii] (2015)	49.8%	57.9%[iii]
High Cholesterol [ii] (2015)	54.7%	55.5%[iii]

[i] DSME/T may also be referred to as diabetes self-management education (DSME), diabetes self-management training (DSMT), or diabetes self-management education and support.

[ii] Adults with Self-reported Diagnosed Diabetes

[iii] 50 States + DC: US Median

Current State Insurance Coverage for DSME/T

This section examines DSME/T coverage by the 3 primary sources of health insurance: private insurance, Medicare, and Medicaid. Private insurance includes coverage provided by an employer, purchased through an Affordable Care Act Marketplace, or purchased directly from an insurer. Medicare is a public health insurance program that provides coverage for most individuals ages 65 or older, as well as certain individuals with disabilities.[35] Medicaid is a public health insurance program for many low-income populations, certain individuals with disabilities, and pregnant women. Unlike Medicare, Medicaid limits eligibility based upon an individual's income and assets.[36] These limitations, as well as the services Medicaid covers, vary among the states.[37]

Insurance Type	Private	Medicare	Medicaid
% of State Population[38]	56%	13%	19%
Coverage Required	Yes	Part B only	Yes
Cost Sharing	Varies by plan	Up to 20% copay Deductible	Varies
Limitations	Prescription required Provider network may be limited	10 hours within 12 months of initial referral 2 hours annual follow-up training Referral required	10 hours within 12 months of initial training 2 hours annual follow-up training Referral required

Private Insurance

Colorado requires private health insurance policies to provide coverage for outpatient DSME/T, including medical nutrition therapy.[39] DSME/T must be ordered for a patient by a Colorado-licensed health care provider with prescriptive authority,[39] and the services must be provided by a certified, registered, or licensed health care professional with expertise in diabetes.[40] Insurers may impose the same cost-sharing requirements applicable to other covered benefits.[41]

Medicare Coverage

Medicare provides recipients with up to 10 hours of outpatient DSME/T in the year following their first referral for DSME/T.[42,43] Subject to limited exception,[44] recipients may receive 1 hour of private training and 9 hours of group training.[45] Recipients may qualify for up to 2 hours of follow-up training each year after they receive initial training.[46] To receive coverage for DSME/T, a Medicare recipient must obtain a referral from the health care professional treating the recipient's diabetes[47,48] and receive the training from an ADA- or AADE-accredited program.[47,49] Recipients may be responsible for any applicable deductible and a copay up to 20% of the total cost of DSME/T services.[47,50]

Medicaid Coverage

Colorado's Medicaid program covers all individuals at or below 138% of the federal poverty level (approximately $33,948 for a family of four in 2017)[51] as well as certain populations that do not otherwise meet the income eligibility requirements, such as some pregnant women.[37,52] The program covers up to 10 hours of DSME/T in the year following a beneficiary's initial DSME/T training, including up to 1 hour for group or individual assessment and 9 hours of group DSME/T.[53] Beneficiaries may also receive up to 2 hours of individual or group follow-up training in subsequent years.[53]

To be eligible for DSME/T coverage, a beneficiary must be diagnosed with diabetes and receive a written referral from a physician or "a nurse practitioner, clinical nurse specialist, advanced practice nurse, physician assistant, nurse midwife, clinical psychologist or clinical social worker who is managing [the beneficiary's] diabetes condition."[53] DSME/T programs must be accredited by either the ADA or the AADE and cover the components outlined in the National Standards.[53]

Conclusion

Research suggests that by empowering patients to manage their diabetes, DSME/T can improve health outcomes and reduce treatment costs.[12–23] Private insurance and Medicaid coverage for DSME/T services may help with the provision of and access to DSME/T. States that already require such coverage might consider building on those efforts by ensuring covered DSME/T services comply with the National Standards. They may also consider reducing barriers to access, such as pre-authorization requirements, cost sharing, and utilization limitations; raising awareness about the availability of DSME/T; and increasing the frequency and duration of DSME/T services.

Resources

Colorado Medicaid Information
www.colorado.gov/pacific/hcpf/colorado-medicaid

Medicare DSME/T Information
http://bit.ly/2wC4pRE

Diabetes Information from the CDC
www.cdc.gov/diabetes/

LawAtlas Colorado DSME/T Website
http://j.mp/2cap3NI

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