



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

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 outcomes¹²⁻¹⁵ 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 Medicare²⁷ 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 New Mexico

As of 2015, approximately 1 in 10 adults in New Mexico had been diagnosed with diabetes—more than 181,000 individuals in total.³⁰ American Indians and Alaska Natives in New Mexico are nearly 3 times more likely than non-Hispanic whites to have the disease. Hispanic individuals, African Americans, as well as Asians, Native Hawaiians, and Pacific Islanders in the state are also more likely than non-Hispanic whites to have the disease.³¹ According to the ADA, an additional 603,000 individuals— 39.7% of the state’s adult population—have prediabetes.³²

In 2015, 53.9% of New Mexico adults with diabetes reported “fair or poor” general health, and 68.5% reported poor mental or physical health at least 1 day in the past 30 days.³⁰ However, in 2015, more than 9% of New Mexico adults with the disease did not visit a health professional for their diabetes, and only 73.6% received 2 or more A1c tests in the past year.³⁰ The annual medical and economic costs attributable to diabetes in New Mexico exceeds \$2.6 billion.³³

NM Diabetes Burden Compared with National Diabetes Burden (Age-Adjusted)^{30,34}	NM	U.S.
% of Adults with Diagnosed Diabetes (2015)	10.5%	9.1% ⁱⁱⁱ
New Cases of Diabetes / 1,000 Adults (2015)	9.3	6.5
Completed a DSME/T Class ⁱⁱ (2010)	58.5%	57.4%
Daily Self-Monitoring Blood Glucose ⁱⁱ (2010)	73.9%	63.6%
Overweight or Obese ⁱⁱ (2010)	80.5%	84.7%
Physical Inactivity ⁱⁱ (2010)	37.2%	36.1%
High Blood Pressure ⁱⁱ (2015)	60.2%	57.9% ⁱⁱⁱ
High Cholesterol ⁱⁱ (2015)	44.3%	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	42%	15%	27%
Coverage Required	Yes	Part B only	Yes
Cost Sharing	Varies by plan	Up to 20% copay Deductible	-
Limitations	Prescription or referral required	10 hours within 12 months of initial referral 2 hours annual follow-up training Referral required	

Private Insurance

New Mexico requires private health insurance policies to provide coverage for medically necessary DSME/T, including medical nutrition therapy related to diabetes management.³⁹ Private insurance covers DSME/T services upon an individual's diabetes diagnosis, upon a significant change in an individual's symptoms or condition, or when a physician prescribes reeducation or a refresher training.⁴⁰ Before a patient can receive DSME/T, a health care professional with prescribing authority must either prescribe DSME/T or diagnose the individual with a qualifying condition.³⁹ DSME/T must be provided by "a certified, registered or licensed health care professional with recent education in diabetes management."⁴⁰ Insurers may impose the same cost-sharing requirements applicable to similar 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

New Mexico'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.⁵² The program does not explicitly indicate that beneficiaries receive coverage for DSME/T. However, for certain beneficiaries with chronic health conditions, Medicaid managed care organizations must provide education about the beneficiary's chronic conditions, develop self-management plans, provide lifestyle interventions, and "reinforce strategies that support the [individual's] motivation to better understand and actively self-manage [their] chronic health condition."⁵³ Additionally, New Mexico Medicaid beneficiaries receive coverage for diabetes education.⁵⁴⁻⁵⁸

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

New Mexico Medicaid Information

<https://nmmedicaid.acs-inc.com>

Medicare DSME/T Information

<http://bit.ly/2wC4pRE>

Diabetes Information from the CDC

www.cdc.gov/diabetes/

LawAtlas New Mexico DSME/T Website

<http://j.mp/2chpGGD>

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