

JDRF
typeone
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IMPROVING LIVES. CURING TYPE 1 DIABETES. **T1D**



T1D HEALTH INSURANCE GUIDE

Prepared for JDRF

BACKGROUND

JDRF is Committed to Helping People with T1D Navigate Potential Treatment Barriers

CHALLENGE

Choosing the right health insurance plan and navigating issues that arise in getting care and treatments covered by a health insurance plan are among the biggest challenges people with T1D face

OPPORTUNITY

Develop relevant materials designed to solve areas of greatest unmet needs when people with T1D experience challenges with their health insurance plan

Host comprehensive, easy-to-find, online informational health insurance resources for people with T1D

OVERVIEW

JDRF Online T1D Health Insurance Guide

- Guide covers 9 key health insurance-related topics
- Resources integrated into TypeOneNation.org
- Ongoing feedback will be solicited throughout the year



Key Resources

How to Choose an Insurance Plan

Understanding Common Issues
Around Insulin, Insulin Pumps, CGMs
and Test Strips

How to Apply for an Exception



RESOURCE #1

How to Choose an Insurance Plan



The ***How to Use an Insurance Plan*** resource highlights several key areas to consider when selecting and then using a health insurance plan.

The following key questions are addressed:

- What are the total costs associated with a health insurance plan?
- What diabetes specific treatments or services are covered by the plan?
- Are my physicians and hospital in network?
- Does the plan offer specific programs or services that could be of value to me?
- Is there information readily available on how to submit an appeal if needed?

RESOURCE #1 (CONTINUED)

How to Choose an Insurance Plan

KEY TAKEAWAYS

- Understand the key components that are included in your total costs such as co-pays, co-insurance, and costs for devices in addition to your monthly premium
- Plan to cover any out-of-pocket costs until you've met your deductible
- Check to see what tier your insulin or pump is on and the associated costs as this will impact your overall costs
- Enroll in a plan during the Open Enrollment period. You can find that information by checking with your employer, or [healthcare.gov](https://www.healthcare.gov). Enrollment may be possible outside of that period should you experience a life change event.

RESOURCE #2

Understanding Common Issues Around Insulin, Insulin Pumps, CGMs and Test Strips



The *Understanding Common Issues around Insulin, Insulin Pumps, and CGMS* resource highlights several ways to solve common challenges with treatments.

The following Key Issues are addressed:

- Tiering issues
- Cost variation by pharmacy type
- Quantity limits
- Pump and CGM supplies
- Need for prior authorization

RESOURCE #2 (CONTINUED)

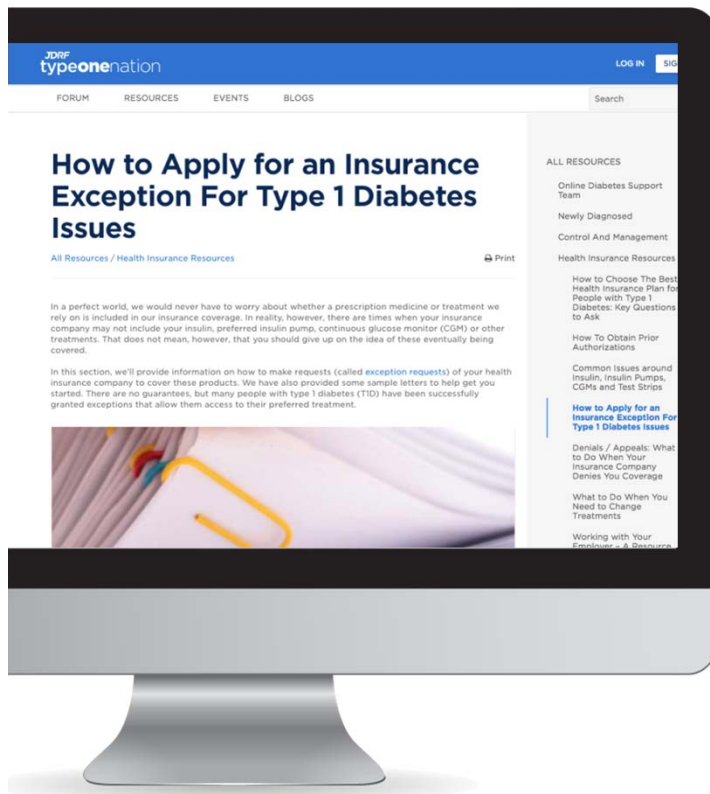
Understanding Common Issues Around Insulin, Insulin Pumps, CGMs and Test Strips

KEY TAKEAWAYS

- Understand how your medications are covered and what tier it is on as this impacts what you will pay
- Check the plan's formulary or plan details document for this information
- Purchasing your medication at a retail location may cost more versus getting them through mail order
- Plan ahead so that you have enough supplies and insulin in case a vial breaks
- Understand any specific criteria that needs to be met before your plan will cover costs
- Make sure to understand those by looking at the durable medical equipment section in the plan documents

RESOURCE #3

How to Apply for an Exception



The ***How to Apply for an Exception*** resource highlights several key areas to consider when applying for an exception when costs or treatment aren't covered.

The following Key Questions are addressed:

- What's an exception?
- How does an exception request get submitted?

This resource also provides helpful tips for how people with T1D can work with their care team to successfully obtain an exception.

RESOURCE #3 (CONTINUED)

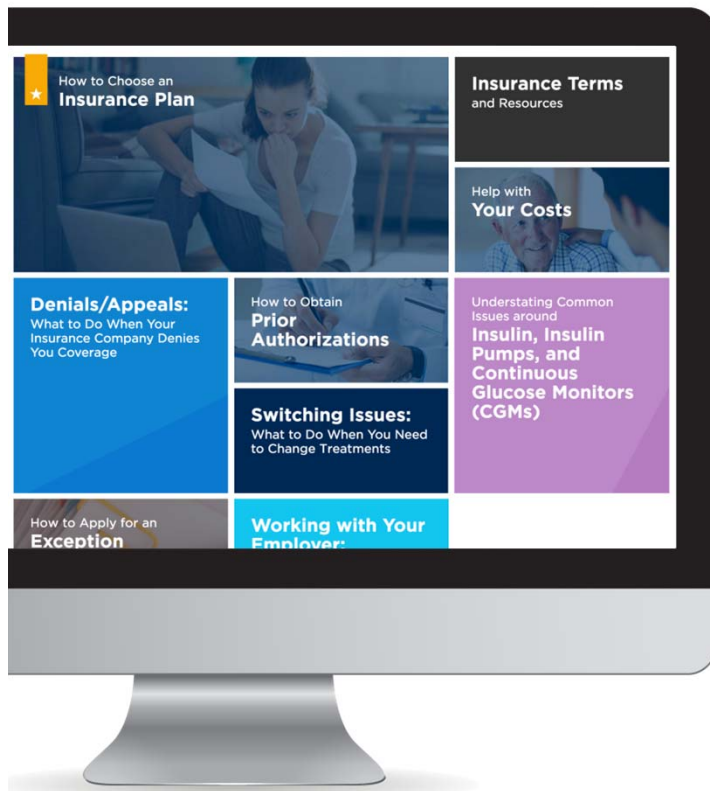
How to Apply for an Exception

KEY TAKEAWAYS

- Request an exception if your insulin, insulin pump, and CGM is not covered and before you receive treatment
- Check with your insurance company on their specific process and if there is a specific form to be completed
- Work with your doctor to complete the request and provide supplemental information or evidence like a peer-reviewed article that can support your case
- Plan ahead to cover the costs if the request is denied

SUMMARY

JDRF is Committed to Supporting the T1D Community



<http://www.jdrf.org/insurance>

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PANEL DISCUSSION

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THANK YOU