

Kentucky Diabetes Insurance Coverage



KENTUCKY DIABETES NETWORK

Provided As A Service By The Kentucky Diabetes Network (KDN), Advocacy Workgroup, in cooperation with the Kentucky Department for Insurance.

Diabetes Coverage

1. On July 15, 1998, KRS 304.17A-148 became effective, which means that insurers issuing health benefit plans to individuals, groups, and associations in Kentucky are required to provide coverage for equipment, supplies, medications, outpatient self-management training and education necessary for the treatment of diabetes as long as the service is prescribed (*ordered*) by a health care provider authorized to prescribe by law, including physicians. Examples of this coverage include: diabetes education, nutrition education, blood glucose meters, blood glucose test strips, lancets (*for purposes of monitoring blood glucose*), insulin, insulin syringes and oral medications to treat diabetes.
2. This coverage is subject to the same deductibles and co-payments established for all other covered benefits within a given health benefit plan. A “*health benefit plan*” is specifically defined for purposes of this law and does “*not*” include the types of policies listed below.

The policies listed below are exempt from the Kentucky law regarding coverage for Diabetes (KRS 304.17A-148).

- **FEDERALLY INSURED AND SELF-INSURED COMPANIES**
- Policies covering only accident, credit, dental, disability income
- Fixed indemnity medical expense reimbursement policies
- Long term care
- Medicare supplement
- Specified disease (*e.g., cancer policies*)
- Vision care
- Liability insurance supplements
- Insurance arising out of a workers’ compensation or similar law
- Automobile medical-payment insurance
- Student health insurance offered by a Kentucky licensed insurer under written contract with a university or college whose students it proposes to insure
- Medical expense reimbursement policies specifically designed to fill gaps in primary coverage, coinsurance, or deductibles and provided under a separate policy, certificate, or contract
- Coverage supplemental to the coverage provided under Chapter 55 of Title 10, United States Code (*coverage of persons in the military*)

NOTE: When an insurance claim for diabetes services or supplies is filed with your insurance company, your diabetes must be reported on the claim form submitted for payment. (*Your provider may use a code from the International Classification of Diseases Code Book – ICD-9 code series 250--*).

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If A Claim for Diabetes Education and/or Supplies Is Denied

1. If your health insurance company denies a claim for coverage of diabetes education or supplies, you should review the covered benefits under your health insurance policy or certificate of coverage to determine what diabetes services/supplies your insurance plan covers. You should also review any benefit exclusions as well as any restrictions or limitations of coverage.
2. If “*diabetes coverage*” is not listed under covered benefits, you should contact your health insurance company and ask to speak with a “*customer service representative*” regarding your policy or certificate of coverage.

ASK:

- What your insurance policy or certificate covers regarding diabetes supplies and education.
 - What are the requirements of your insurance company to ensure coverage of diabetes supplies and/or education (*for example, does the insurance company require the education be provided by a certified diabetes educator?; does the insurance company require an “ADA recognized program” to provide services?; Does the insurance company require prior approval of the diabetes supplies and education?; etc.*)
3. **If you are told that your health insurance company does not cover diabetes supplies and/or education, you may want to consider contacting the Kentucky Department for Insurance in Frankfort at 1-800-595-6053 and request assistance in determining whether your particular health insurance company is required to follow the law KRS 304.17A-148.**
 4. **If the Department of Insurance determines that your health insurance company is required to follow the law, the Department can assist you in obtaining the required coverage.**

**Kentucky Insurance Commissioner Consumer Protection
Division 1-800-595-6053 or 1-502-564-6034.**

Kentucky Law Regarding Coverage For Diabetes

KRS 304.17A-148 Coverage for Diabetes.

- (1) All health benefit plans issued or renewed on or after July 15, 1998, shall provide coverage for equipment, supplies, outpatient self-management training and education, including medical nutrition therapy, and all medications necessary for the treatment of insulin-dependent diabetes, insulin-using diabetes, gestational diabetes, and non-insulin-using diabetes if prescribed by a health care provider legally authorized to prescribe the items.
- (2) Diabetes outpatient self-management training and education shall be provided by a certified, registered, or licensed health care professional with expertise in diabetes, as deemed necessary by a health care provider.
- (3)
 - (a) The benefits provided in this section shall be subject to the same annual deductibles or coinsurance established for all other covered benefits within a given health benefit plan.
 - (b) Private third-party payors may not reduce or eliminate coverage due to the requirements of this section.

Effective: July 15, 1998

History: Created 1998 Ky. Acts ch. 476, sec. 1.

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