

Type 2 Diabetes Care

Continuous Glucose Monitor (CGM)

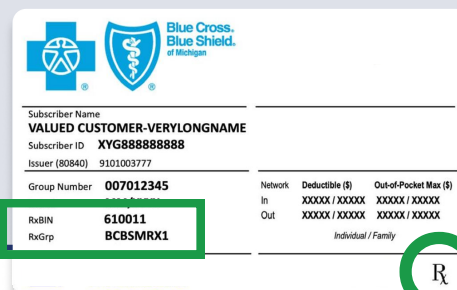
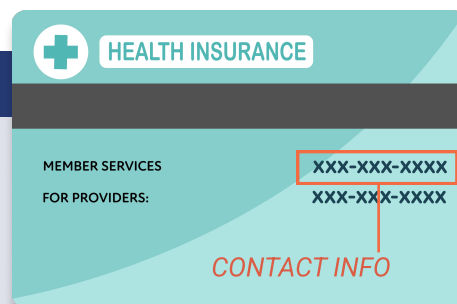
Insurance Coverage Worksheet

MY INSURANCE INFORMATION

Find your insurance company's contact information on the back of your insurance card. If you cannot locate your card, search the Internet for your insurance company's phone number.

Check! Does your insurance have an "RX" symbol, "RXBin" "RXPCN" or "RXGroup" number on it?

If no, you probably have a separate card that you show at the pharmacy. You may need to call the number on this card as well to learn about your CGM coverage. Keep it handy!



WHAT TO SAY

Tell the representative on the phone a few things to get started:

1. I have a type 2 diabetes diagnosis
2. I want to learn about my coverage for diabetes supplies, specifically a continuous glucose monitor such as a Dexcom G7 or Libre 3 Plus.

ASK YOUR INSURANCE THESE QUESTIONS

Does my insurance cover a CGM? ☐ Yes ☐ No

IF YES

Is one type of CGM preferred?

☐ Dexcom ☐ Libre ☐ Either

Are there requirements for a CGM to be covered? Check all that apply and write in any details or additional requirements. ☐ Yes ☐ No

IF YES

☐ Insulin

☐ Uncontrolled A1C

☐ Number of oral meds

If they require something else, write it below:

Flip to next page

Is a CGM covered by my medical benefit or pharmacy benefit?

☐ Medical ☐ Pharmacy

If you already get medical supplies from a durable medical equipment (DME) supplier, you probably have a medical benefit.

IF MEDICAL	IF PHARMACY
What is my deductible? \$	Can I get a CGM at a local pharmacy?
How much of my deductible is left? \$	☐ Yes. What is the preferred local pharmacy?
What is my preferred supplier?	
What is my copay? \$	☐ No. What is the preferred online pharmacy?
	What is my copay? \$

Does it require prior authorization?

☐ Yes ☐ No

What is prior authorization? When your care team must get approval from your insurance.

WHAT NEXT?

Share this information with your care team. If you don't have coverage for a CGM through your insurance, you still have several options to make it more affordable:

- 1. Pay for CGM using a Health Savings Account (HSA) or Flexible Spending Account (FSA).** These accounts let you pay for CGMs with pre-tax dollars, lowering your out-of-pocket cost.

If you already have an HSA or FSA, you can usually use it to cover the cost of a CGM. If you don't have one, but have a high-deductible insurance plan, you may be eligible to open an HSA through your employer, your bank, or directly through an HSA provider.

If your employer offers an FSA, you can enroll during open enrollment or after certain life events.

- 2. Use a CGM manufacturer's Copay Coupon program.** If you have commercial insurance (NOT Medicare or Medicaid) and a prescription from your doctor, you can reduce the cost for a FreeStyle Libre CGM to \$75 per month.

- 3. Purchase an over the counter (OTC) CGM without insurance.**

You can use your FSA or HSA for OTC CGMs.

- STELO CGM from **www.stelo.com**. The cost is \$99 per month (two 15-day sensors) or \$250 for a three month subscription.
- LINGO CGM from **www.hellolingo.com**. The cost is \$50 per sensor or \$250 for a three month subscription.

