



Solutions for Members With Diabetes, Significant Savings for Employers

Living with diabetes is a daily challenge, particularly for those who need insulin. It also presents challenges for their employers, including steep health care costs and lost productivity.

Product Brief

The bottom-line impact for employers: estimated costs of \$327 billion (for diagnosed diabetes in 2017). These include:

- \$237 billion in direct medical costs.
- \$90 billion in reduced productivity, including disease-related disability and absence.
- Per employee with diabetes, the average employer cost for health care is \$17,000 per year.*

My Diabetes Discount Program

Our program tackles these medical and financial challenges with a value-based approach. Over several months, members complete recommended tests and checkups aimed at supporting their health and boosting their quality of life.

How employees benefit: After meeting the criteria, your employees receive the insulin they need with a **\$0 copay**.

How employers benefit: Decreased health care costs and increased productivity when employees keep their diabetes under control.

Diabetes costs and complications

According to the American Diabetes Association, more than 34 million Americans have diabetes. More than 7 million need to use some form of insulin, including all with Type 1 diabetes and some with Type 2.

Compared with other employees, those with diabetes require more medications, doctor visits and ER visits. And they're at risk for cardiovascular complications and disease of the eyes and kidneys.

How Our Value-Based Program Can Help

It's crucial for people with diabetes to stick to their care plan. But according to our claims data, medication adherence decreases when the copay for an insulin prescription exceeds \$15.

This program enables your employees to receive insulin with a **\$0 copay**. They qualify by meeting these criteria:

1. Visiting their primary care provider and getting a comprehensive metabolic panel, an A1C test (to be repeated every six months), and a risk factor assessment of their feet and eyes.
2. Getting a flu vaccine (identified by claims or they can attest to it).
3. Completing an approved diabetes educational session or online material.

After completing these criteria and having their second A1C test, they qualify for their insulin discount. These requirements must be maintained on an annual basis to continuously receive discounted benefits.**

*Figures are from the American Diabetes Association, an independent organization that provides health care information you may find helpful.

**The \$0 copay will be available for one year from the start date of the benefit. For example, April 1, 2021 through March 31, 2022.

Want to help your employees with diabetes — and lower your costs? Talk to your BlueChoice® representative for more details.



Focus on life. Focus on health. *Stay focused.*



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