In order to avoid any issues with insurance coverage please contact your insurance company to review your plan for office visits and diabetes supplies. There are many insurance plans available today and they do not always cover all expenses. Understanding your coverage will enable you to plan ahead and avoid unexpected costs.

Here are some helpful hints:

● Before your visit contact your insurance company to make sure Joslin Diabetes Center is in your network for coverage and you have all the referrals in place that you will need.

● You will most likely be responsible for paying a co-pay, any co-insurance and deductible. In some cases you may be responsible for part of the cost of your visit. If your company requires a co-pay it will be collected at each visit. If you have multiple specialty visits on one day you may have multiple co-pays.

● When talking to your insurance company, keep a record of:
  ○ date and time
  ○ the name of the person with whom you spoke
  ○ the specific questions you asked
  ○ summary of the answers you were given

● Insurance cards are a good source of information. They often contain details about websites and phone numbers for customer service representatives you can contact for assistance. Always bring your insurance card to your visits to make sure Joslin has the most up-to-date information on file.

● If you receive insurance through an employer, their human resources/benefits department can often answer your questions.

Questions to ask your insurance company:

● Do you cover Diabetes Self-Management Training/Education and/or Medical Nutrition Therapy (MNT)? If you do, please provide specifics about the number of visits and the reimbursement per visit.
● Do I need a referral from my PCP? Am I limited as far as where I can receive these services?
● Do I have a deductible? How much is it?
● Do I have a co-pay? How much is it?
● Do you cover diabetes supplies, including blood glucose meters? Which supplies, brands, quantities?
● Do you cover medications? Are there restrictions as to types, brands or quantities? Must I purchase them from a particular source?
● Do you cover lab tests? Are there restrictions as to types and locations where they can be done?