



**A Key Tool in Health Care: Diabetes Self-Management Education and Training (DSME/T)
Florida: Background, Benefits, and Insurance Coverage of DSME/T**

This fact sheet provides information about public and private insurance coverage for diabetes self-management education and training (DSME/T)ⁱ services in Florida.

Diabetes and DSME/T in the United States

The nation is in the grips of a diabetes epidemic. According to the Centers for Disease Control and Prevention, 30.3 million Americans have diabetes,¹ exceeding the entire population of Texas.² In 2015, 1.5 million adults were diagnosed—more than 4,100 every day.¹ One in 3 adults has prediabetes, which often leads to diabetes.¹

Some risk factors for developing type 2 diabetes are increased age, higher weight, high blood pressure, high cholesterol, and physical inactivity.³ Further, people of color disproportionately bear the burden of type 2 diabetes and the related health effects. They are more likely to be diagnosed with the disease,¹ are less likely to have positive diabetes control indicators, such as lower A1c levels,⁴ and experience worse health outcomes overall.⁵⁻⁷

Effective diabetes management depends largely on individual self-care,^{8,9} making DSME/T critical to addressing this epidemic. DSME/T is “the process of facilitating the knowledge, skill, and ability necessary for diabetes self-care.”¹⁰ This process requires incorporating patients’ unique needs and experiences into individualized education and support plans that promote new behaviors and solutions.¹⁰ These solutions include healthy eating, physical activity, self-monitoring, medication use, risk reduction, management of acute and chronic complications, and problem-solving strategies to address psychosocial issues and establish healthy habits.¹¹

Research shows that by giving patients the tools necessary to better manage their diabetes, DSME/T significantly improves health outcomes¹²⁻¹⁵ and reduces health care expenditures.^{8,9,16-23} Indeed, “persons with diabetes who do not receive [DSME/T] are four times as likely as those who do to develop a major diabetes complication.”²⁴

Despite this evidence, participation in DSME/T remains low,^{25,26} particularly among rural populations,¹² Medicare²⁷ and Medicaid beneficiaries,¹⁶ uninsured or underinsured persons,^{28,29} and “ethnic minorities, older persons, and persons with language barriers and low literacy.”²⁴ Moreover, DSME/T services often do not conform to best practices.²⁸ To offer the most effective care, providers may consider patterning DSME/T

services after the National Standards for Diabetes Self-Management Education and Support, developed by the American Diabetes Association (ADA) and American Association of Diabetes Educators (AADE).¹¹

Insurance coverage presents one lever for facilitating delivery of and access to high-quality DSME/T. In many states, statutes and regulations require public and private insurers to cover DSME/T services. Some Medicaid materials, including managed care contracts and Medicaid agency guidance, have specific DSME/T coverage requirements. Public health professionals and policymakers may use these statutes, regulations, and Medicaid materials to understand the patterns, trends, and gaps in DSME/T coverage and to identify opportunities for reform.

Diabetes in Florida

As of 2015, approximately 1 in 10 adults in Florida had been diagnosed with diabetes—more than 1.82 million people in total.³⁰ According to the ADA, an additional 5.8 million people—38.7% of the state’s adult population—have prediabetes.³¹ Between 2012 and 2014, African Americans and individuals from other communities of color in the state died from diabetes at a rate nearly twice that of non-Hispanic whites.³²

In 2015, more than 40% of Florida adults diagnosed with diabetes reported “fair or poor” general health, and 47.1% reported an inability to do usual activities at least 1 day in the past 30 days.³⁰ Despite this high burden, in 2015, more than 20% of Florida adults with the disease did not visit a health professional for their diabetes, and only 74.4% received 2 or more A1c tests in the past year.³⁰ The annual medical and economic costs attributable to diabetes in Florida exceeds \$26 billion.³³

FL Diabetes Burden Compared With National Diabetes Burden (Age-Adjusted)^{30,34}	FL	U.S.
% of Adults with Diagnosed Diabetes (2015)	9.3%	9.1% ⁱⁱⁱ
New Cases of Diabetes / 1,000 Adults (2015)	8.2	6.5
Completed a DSME/T Class ⁱⁱ (2010)	54.9%	57.4%
Daily Self-Monitoring Blood Glucose ⁱⁱ (2010)	57.1%	63.6%
Overweight or Obese ⁱⁱ (2010)	90.3%	84.7%
Physical Inactivity ⁱⁱ (2010)	38.2%	36.1%
High Blood Pressure ⁱⁱ (2015)	58.4%	57.9% ⁱⁱⁱ
High Cholesterol ⁱⁱ (2015)	59.9%	55.5% ⁱⁱⁱ

ⁱ DSME/T may also be referred to as diabetes self-management education (DSME), diabetes self-management training (DSMT), or diabetes self-management education and support.

ⁱⁱ Adults with Self-reported Diagnosed Diabetes
ⁱⁱⁱ 50 States + DC: US Median

Current State Insurance Coverage for DSME/T

This section examines DSME/T coverage by the 3 primary sources of health insurance: private insurance, Medicare, and Medicaid. Private insurance includes coverage provided by an employer, purchased through an Affordable Care Act Marketplace, or purchased directly from an insurer. Medicare is a public health insurance program that provides coverage for most individuals ages 65 or older, as well as certain individuals with disabilities.³⁵ Medicaid is a public health insurance program for many low-income populations, certain individuals with disabilities, and pregnant women. Unlike Medicare, Medicaid limits eligibility based upon an individual's income and assets.³⁶ These limitations, as well as the services Medicaid covers, vary among the states.³⁷

Insurance Type	Private	Medicare	Medicaid
% of State Population ³⁸	49%	18%	18%
Coverage Required	Yes	Part B only	No
Cost Sharing	Varies by plan	Up to 20% copay Deductible	Varies
Limitations	HMOs may not impose financial caps on DSME/T coverage	10 hours within 12 months of initial referral 2 hours annual follow-up training Referral required	-

Private Insurance

Florida law requires all private health insurance plans to provide coverage for outpatient DSME/T.³⁹⁻⁴¹ Coverage is available if "the patient's treating physician or a physician who specializes in the treatment of diabetes certifies that such services are necessary."³⁹⁻⁴¹ DSME/T services must follow the ADA's National Standards,⁴² and HMOs may not impose financial caps on medically necessary DSME/T.⁴³ However, plans may require that DSME/T "be provided under the direct supervision of a certified diabetes educator or a board-certified endocrinologist" and that a DSME/T recipient receive nutrition counseling from a licensed dietitian.³⁹⁻⁴¹

Medicare Coverage

Medicare provides recipients with up to 10 hours of outpatient DSME/T in the year following their first referral for

DSME/T.^{44,45} Subject to limited exception,⁴⁶ recipients may receive 1 hour of private training and 9 hours of group training.⁴⁷ Recipients may qualify for up to 2 hours of follow-up training each year after they receive initial training.⁴⁸ To receive coverage for DSME/T, a Medicare recipient must obtain a referral from the health care professional treating the recipient's diabetes^{49,50} and receive the training from an ADA- or AADE-accredited program.^{49,51} Recipients may be responsible for any applicable deductible and a copay up to 20% of the total cost of DSME/T services.^{49,52}

Medicaid Coverage

Florida's Medicaid program covers certain low-income populations, including low-income pregnant women, parents or other caretaker relatives, children, noncitizens with medical emergencies, individuals 65 or older, and individuals with disabilities.^{53,54} The program does not explicitly indicate that beneficiaries receive coverage for DSME/T. However, Florida Medicaid managed care organizations, which provide services to most Medicaid beneficiaries in the state, are required to provide coverage for disease management and education more generally.⁵⁵

Conclusion

Research suggests that by empowering patients to manage their diabetes, DSME/T can improve health outcomes and reduce treatment costs.¹²⁻²³ Private insurance and Medicaid coverage for DSME/T services may help with the provision of and access to DSME/T. States that already require such coverage might consider building on those efforts by ensuring covered DSME/T services comply with the National Standards. They may also consider reducing barriers to access, such as pre-authorization requirements, cost sharing, and utilization limitations; raising awareness about the availability of DSME/T; and increasing the frequency and duration of DSME/T services.

Resources

Florida Medicaid Information

www.fdhc.state.fl.us

Medicare DSME/T Information

<http://bit.ly/2wC4pRE>

Diabetes Information from the CDC

www.cdc.gov/diabetes/

LawAtlas Florida DSME/T Website

<http://j.mp/2ckmyJX>

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