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THE EMPIRE PLAN

Reporting On

Diabetes

This report provides information about living with diabetes and describes how The Empire Plan's Home Care Advocacy Program (HCAP) and Diabetes Support Program offer help and guidance.

For Empire Plan enrollees and their covered dependents, COBRA enrollees with Empire Plan benefits and Young Adult Option enrollees. SEHP enrollees may not be eligible for some of the benefits described in this publication. Contact your health benefits administrator (HBA) for more information.

NEW YORK STATE | Department of Civil Service
The Empire Plan

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Understanding Diabetes

Diabetes is a disease that affects the body's ability to absorb glucose, a form of sugar in the bloodstream and the body's primary source of energy.

It occurs when the pancreas cannot produce enough insulin to transport glucose to the body's cells or cells cannot effectively process the glucose delivered to them.

When this happens, glucose accumulates in the bloodstream. If unaddressed, this can damage the blood vessels that nourish the eyes, kidneys, nerves of the feet and internal organs.

Fortunately, diabetes is now better understood and more manageable than ever. Adjusting your diet and getting proper exercise every day can help control it. There is also a growing selection of medications available to help lower glucose levels.

Finding a care team that is right for you will set you up for diabetes management success. Your diabetes care team may include specialists from several health fields who will help you prevent or manage specific diabetes-related health problems. Look for care team members who respect your needs and preferences.

Types of Diabetes

There are three main types of diabetes: type 1, type 2 and gestational diabetes (occurs during pregnancy).

TYPE 1 DIABETES

Formerly known as "juvenile diabetes," type 1 diabetes usually begins before age 30. An autoimmune disorder, it destroys the ability of the pancreas to make insulin.

To prevent damage to the body, people with type 1 diabetes must closely monitor their blood sugar levels and adjust insulin with a pump or multiple daily injections.

TYPE 2 DIABETES

Formerly called "adult-onset diabetes," type 2 diabetes is the most common form, accounting for up to 95% of cases. It occurs when the body slowly loses the ability to use insulin properly (i.e., insulin resistance). In response, the pancreas makes additional insulin to transport glucose through the bloodstream.

This can go on for months or years without obvious symptoms. Eventually, the pancreas can no longer produce enough insulin to overcome the increasing resistance, resulting in high glucose levels in the bloodstream and impaired circulation. This increases the risk of serious complications like kidney failure, heart disease, stroke, blindness and limb amputations.

The condition can be diagnosed at early stages, when there aren't many symptoms. Some people may need medications or insulin to help manage their condition.

GESTATIONAL DIABETES

Gestational diabetes occurs when the body cannot produce enough insulin during pregnancy. It affects up to 10% of pregnancies.

Pregnant women should be tested for diabetes between 24 and 28 weeks of pregnancy. Individuals already at risk for diabetes should be screened at their first prenatal appointment.

Most women need two to three times more insulin when they are pregnant due to normal hormonal shifts. Though glucose levels may return to normal after pregnancy, someone who has had gestational diabetes is susceptible to developing type 2 diabetes later in life. This risk is increased if an individual becomes overweight after pregnancy.

Women with gestational diabetes should be tested for persistent diabetes or prediabetes at 4 to 12 weeks postpartum and every 1 to 3 years thereafter.

PREDIABETES

Many Americans without diabetes have a condition called prediabetes. People with prediabetes have modestly elevated glucose levels and an extremely high chance of developing type 2 diabetes within five years.

High-risk individuals 35 or older, especially those who are overweight or have other risk factors, should be screened for prediabetes regularly.

There are three blood glucose tests your health care provider can use to determine whether you have prediabetes:

1. A1C test (see page 2)
2. Fasting plasma glucose test (FPG)
3. Oral glucose tolerance test (OGTT)

If you are diagnosed with prediabetes, you can take simple steps to prevent or delay type 2 diabetes, like improving your diet, increasing your physical activity and making other healthy decisions.

Children and Diabetes

According to the Centers for Disease Control and Prevention (CDC), diabetes is increasingly common among children.

One of the main causes of this increase is obesity, which contributes to both insulin resistance and cardiovascular conditions. Since the 1970s, the rate of obesity in children has more than tripled, which can be attributed to an increasingly sedentary lifestyle and unhealthy nutritional choices.

Diet, exercise and lifestyle changes can often help children manage diabetes, but sometimes medications are needed as well. With good medical care and support from adults, children with diabetes can lead healthy, active lives.

Self-Care

The American Diabetes Association recommends diabetes self-management education and support (DSMES) programs for people with diabetes.

DSMES programs help you develop skills and habits for managing your diabetes, including:

- Proper medication and insulin use
- Blood sugar monitoring
- Following a meal plan
- Regular exercise
- Monitoring diabetes complications
- Managing your emotional health

The Empire Plan covers DSMES services from network diabetes education centers, certified diabetes educators and registered dietitians. To find a provider, call The Empire Plan and press or say 1 for the Medical/Surgical Program.

You pay only a copayment for each visit with a network provider. Covered services with a non-network provider are subject to deductibles and coinsurance.

Support for Diabetes

The Empire Plan covers a wide variety of diabetic treatment, equipment and supplies.

Help Manage Your Diabetes With a Simple Test

Ask your health care provider about a hemoglobin A1C test, which calculates the average amount of sugar in your blood over the previous two to three months. This test can help determine if your treatment is working effectively. It also gives you and your provider important information about how to manage your diet and exercise plan and adjust insulin and other drug dosages.

Through the Diabetes Support Program (see below), you can work with your health care provider to lower your hemoglobin A1C level to less than 7%. This will significantly reduce your risk of diabetic complications, including serious eye and kidney disease and, most commonly, heart attack and stroke.

DIABETES SUPPORT PROGRAM

The Empire Plan's Diabetes Support Program, administered by UnitedHealthcare, provides guidance for managing and living with diabetes. The program aims to prevent long-term complications, such as kidney and circulatory disorders, nerve damage and blindness.

If you or your dependents are Empire Plan–primary and have received treatment for diabetes or a related condition, you may be invited by UnitedHealthcare to participate. Participation is voluntary, confidential and at no additional cost.

If you agree to participate, you will receive information to better understand your diabetes. If you are identified as high-risk, a diabetes nurse case manager will be assigned to answer your questions and help you better manage your condition. The nurse may also coordinate care with the professionals treating your diabetes and other conditions.

To find out if you are eligible for the Diabetes Support Program, call The Empire Plan NurseLine℠ toll-free at 1-877-769-7447 and press or say 5 on the main menu to speak with a nurse.

DIABETIC EQUIPMENT AND SUPPLIES

The Empire Plan's Home Care Advocacy Program (HCAP) covers most medically necessary diabetic equipment and supplies prescribed by your health care provider.

An order from your health care provider must be submitted to the HCAP network provider.

Call HCAP at 1-877-769-7447 (press or say 1, then 3) for help placing an order with a network provider.

For more information on HCAP, see your *Empire Plan Certificate* and *Reporting On Home Care Advocacy Program*.

Diabetic Supplies

Most diabetic supplies received from an HCAP network provider are covered at no cost to you. Examples include a glucometer (a small, portable machine that checks your glucose levels), test strips, portable lancets, alcohol swabs and syringes.

Some supplies, like sharps disposal containers, are not covered. If you have questions about which supplies are covered, call HCAP.

You can also call the Empire Plan Diabetic Supplies Pharmacy directly at 1-800-321-0591 to receive covered blood testing supplies.

Continuous Glucose Monitors and Insulin Pumps

If you have type 1 diabetes, call the Empire Plan Diabetic Supplies Pharmacy at 1-800-321-0591 to receive a covered continuous glucose monitor (CGM) or insulin pump.

If you have type 2 or gestational diabetes, you must call HCAP to verify if coverage is available under The Empire Plan. If HCAP determines the CGM or insulin pump is covered, a representative will direct you to an HCAP network provider who will arrange for delivery of your equipment and related supplies.

You can also get some diabetic supplies at a network pharmacy. Prior authorization is required. To learn more about the diabetic supplies covered under the Prescription Drug Program, call The Empire Plan at 1-877-769-7447 and press or say 4.

Diabetic Shoes

If your provider prescribes custom molded or depth diabetic shoes (including inserts or modifications), these benefits are covered at no cost to you, up to $500 per calendar year.* To ensure you receive the maximum benefit, you must notify HCAP.

If you receive diabetic shoes from a provider not approved by HCAP, benefits will be considered non-network and subject to the annual deductible. Any remaining covered charges will be paid at 75% of the network allowance, up to $500 per calendar year.

* *This benefit does not apply to prescription orthotics, which are covered subject to normal network and non-network limits.*

Prescription Drugs

TYPE 2 DIABETES MEDICATIONS

There are several different classes of non-insulin medications available for type 2 diabetes that lower blood glucose levels. Each works differently; some must be injected, while others can be taken orally. They include:

- Metformin
- Dipeptidyl peptidase 4 (DPP-4) inhibitors
- Glucagon-like peptide 1 (GLP-1) receptor agonists
- Dual glucose-dependent insulinotropic polypeptide (GIP) and GLP-1 receptor agonists
- Sodium-glucose cotransporter 2 (SGLT2) inhibitors
- Sulfonylureas
- Thiazolidinediones (TZDs)

GLP-1 AND DUAL GLP-1/GIP RECEPTOR AGONISTS

GLP-1 and dual GLP-1/GIP receptor agonists use natural hormones in the body to lower blood glucose and body weight. Most of these medications must be injected from twice daily to once weekly and require prior authorization.

GLP-1 receptor agonists include:

- Dulaglutide (Trulicity)
- Liraglutide (Victoza)
- Injectable or oral semaglutide (Ozempic)

There is only one dual GLP-1/GIP receptor agonist currently available, tirzepatide (Mounjaro), which is injected.

SIDE EFFECTS

Many GLP-1 drugs can produce serious side effects, including pancreatitis, low blood sugar, changes in vision and severe digestive problems like nausea, vomiting, constipation or diarrhea that can lead to dehydration and kidney problems.

When these medications are stopped, weight loss is often regained within months, making continued usage a lifelong routine. Because many of these drugs are relatively new, their long-term effects are not yet known.

For specific questions about your prescriptions, call The Empire Plan toll-free at 1-877-769-7447 and press or say 4 for the Prescription Drug Program.

NYS VISION PLAN

If you are enrolled in the NYS Vision Plan and have diabetes, you are eligible for an eye exam annually instead of once every two years. You are also eligible for replacement lenses in your current frames if you have a significant change in your prescription.

For more information about the NYS Vision Plan, visit the NYSHIP website at nyship.ny.gov.

Some employee groups have vision coverage through an employee benefit fund or other arrangement, so this information may not apply. The NYS Vision Plan is not part of The Empire Plan and has a separate plan administrator.

Mental Health Effects of Diabetes

It's normal to feel down after a diabetes diagnosis. However, extreme sadness or hopelessness for at least two weeks can be a sign of depression.

In addition, diabetes and depression are often related. Poor diabetes control can cause depressive symptoms or worsen existing depression. Depression can also cause diabetes symptoms to become more severe.

If you or a loved one suffers from depression, help is available.

- Your health care provider can refer you to a specialist for mental health treatment, such as psychotherapy, counseling or medication.
- The Clinical Referral Line is staffed by licensed clinicians available 24/7 to answer your questions or locate a network mental health provider. Call The Empire Plan and press or say 3, then follow the prompts given.
- Visit carelonbh.com/empireplan to find articles and other resources on coping with depression and diabetes.

Smoking Cessation Benefits

Research has shown that smokers are up to 40% more likely to develop type 2 diabetes than nonsmokers. Smokers with diabetes are also more likely than nonsmokers to have trouble controlling their disease.

If you have diabetes and want to quit smoking, the U.S. Public Health Service recommends various medications and individual counseling. Talk to your health care provider about which are appropriate for you.

The Empire Plan also covers preventive services, including an annual lung cancer screening and tobacco use counseling for smokers. Call The Empire Plan for more information. If Medicare is your primary insurance, smoking cessation counseling is covered through Medicare.

For more information, visit carelonbh.com/empireplan.

Resources

Home Care Advocacy Program (HCAP)
1-877-769-7447 (press or say 1, then 3)

The Empire Plan Diabetic Supplies Pharmacy
HCAP network supplier for diabetes supplies
1-800-321-0591

The Empire Plan NurseLine℠
Health information and support 24 hours a day, seven days a week
1-877-769-7447 (press or say 5)

American Diabetes Association
1-800-342-2383
diabetes.org

Association of Diabetes Care & Education Specialists
1-800-338-3633
adces.org

Centers for Disease Control and Prevention
cdc.gov/diabetes

Children with Diabetes
childrenwithdiabetes.com

Exercise Is Medicine®
exerciseismedicine.org

Breakthrough T1D
1-800-533-2873
breakthrought1d.org

National Cancer Institute Smoking Quitline
1-877-448-7848

National Institute of Diabetes and Digestive and Kidney Diseases
1-800-860-8747

New York State Safe Sharps Collection Program
health.ny.gov/diseases/aids/consumers/prevention/needles_syringes/sharps/

New York State Quitline
1-866-697-8487
nysmokefree.com

U.S. Department of Health & Human Services My Healthfinder Tool
health.gov/myhealthfinder

This issue of *Reporting On* is for information purposes only.
Please see a health care professional for diagnosis and treatment.
Read your plan materials for complete information about coverage.

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