

## Qualify for Insurance

There are two ways to get coverage. Some insurance companies have “Pharmacy Benefit” and some cover sensors through “Durable Medical Equipment (DME)”.

### Contact the company you want a CGM from

CGM companies want your business and often have a helpful person on staff who understands the “ins and outs” of getting coverage. They will often walk you through the steps to confirm coverage. You will need your insurance card with your insurance policy number.

### Pre-Authorization / Contacting your insurance company

Pre-authorization is the process that some insurance companies make you go through to get coverage for a sensor. The insurance or CGM company will let you know what is required if you need pre-authorization. Sometimes a letter of Medical Necessity may be required from your doctor, in addition to the prescription.

### Preparation

Many insurance companies require documentation of different qualifications before approving diabetes device coverage. Every insurance company is different, and understanding what qualifications are necessary for device coverage before starting the approval process can make things a lot easier. Some insurance companies require your last month or more of blood sugar logs and/or A1c test results.

### Wait time

Once you've submitted all your paperwork you may be able to move the process along by checking up every 1-2 weeks on the status. After a couple of weeks, it is absolutely justified to make a check-in call.

### For more information

Check out JDRF Health Insurance Guide: <https://www.jdrf.org/t1d-resources/living-with-t1d/insurance/>

*From [diabeteswise.org/guide-qualify-for-insurance](https://diabeteswise.org/guide-qualify-for-insurance) and [diabeteswise.org/how-to-get-a-sensor#get-insurance-approval](https://diabeteswise.org/how-to-get-a-sensor#get-insurance-approval)*