



November 12, 2010

## Protecting Yourself From the Cost of Type 2 Diabetes

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One in 10 Americans has diabetes, and if present trends continue, one in three will suffer from the disease by the year 2050, according to the Centers for Disease Control and Prevention. Already this incurable, chronic and often debilitating illness costs the country's health care system a staggering \$174 billion a year.

"Diabetes is the noninfectious epidemic of our time," said Dr. Ronald Loeppke, vice chairman of U.S. Preventive Medicine, a company that offers wellness and prevention programs to employers and individuals.

What often gets lost in the talk over rising costs, however, is just how much treating diabetes can cost an individual patient. Even with insurance, people with Type 2 diabetes, the most common form of the illness, often face substantial out-of-pocket expenses.

The inability to shoulder them is part of the reason only 25 percent of diabetics are getting the care they need, many experts say. And those who do manage to obtain proper care often have to make steep sacrifices.

Karen Christian, a 74-year-old retired Red Cross worker, sold her house near Monterey Bay in California to move in with her daughter in Vail, Ariz., a small town close to Tucson. Told 10 years ago that she had Type 2 diabetes, she depleted her savings on co-pays for doctor visits and the supplies and medicines that Medicare didn't cover.

In California, she did not qualify for Medicaid or other government assistance that could help fill the gap. "I had enough income to get by, but not enough to manage a chronic illness," Ms. Christian said. In Arizona, Medicaid does cover most of what Medicare will not for her treatment.

Happily, Ms. Christian's diabetes is under control, and she is in good health. But four years later, she's still adjusting to the move.

"I used to live half a mile away from the coast," she said. "I miss the cool breezes, the fog and my garden. I'm still getting used to the heat out here. But the trade-off is good health, and that's worth it."

Diabetes patients spend an average of \$6,000 annually for treatment of their disease, according to a recent report by Consumer Reports Health. That figure includes monitoring supplies, medicines, doctor visits, annual eye exams and other routine costs.

But the total doesn't include the costs of medical complications that often result from Type 2 diabetes, like heart disease, strokes, liver and kidney damage, eye damage and a susceptibility to infections and poor healing that can lead to amputations. The C.D.C. estimates that diabetic patients on average pay twice as much as those without the illness for health care.

What steps can diabetes patients and their loved ones take to bring down the cost of treating diabetes and still receive top-quality care? Here is some money-saving advice for anyone suffering from the disease or worried about getting it.

**TRY THE OLDER DRUGS FIRST** Most Type 2 diabetics are prescribed a medicine or combination of medicines intended to help the body produce less glucose or more insulin, or to increase sensitivity to the hormone.

While several new and expensive versions of these drugs have come on the market in recent years, a study done by Consumer Reports Health in February 2009 found that the older, less expensive and generic versions of these drugs are just as effective as the new drugs. And they have established safety records, while some newer diabetes drugs, notably Avandia, have been found to increase cardiovascular and other health risks.

A 500-milligram dose of metformin, for instance, a first-line medication available generically, costs on average only \$18 a month, according to the report, and can be found for even less at stores like Wal-Mart and Target, which are offering big generic drug discounts. Actos, a newer drug with a different method of action, costs on average \$241 for a month's supply of the 30-milligram pills.

"In the case of diabetes, newer drugs are not necessarily better," said Dr. Marvin Lipman, chief medical adviser for Consumer Reports Health and a practicing endocrinologist in Westchester County. "The expensive drugs are third- and fourth-line drugs. If you don't get results with the less expensive drugs, you go to those. But you shouldn't start there. The vast majority of cases can be treated with the less expensive drugs."

**SAVE ON SUPPLIES** Type 2 diabetics must monitor their blood sugar levels regularly, sometimes even many times a day, using a home monitor, lancets and testing strips. The monitor's price can be fairly reasonable, \$10 to \$80 depending on the model. The strips, however, usually cost 60 to 80 cents each. It adds up, often costing patients hundreds of dollars a year.

The best way to reduce the cost of supplies is to keep your blood sugar levels under control so that you have to test less often, advised Dr. Lipman. "If you can get your testing down to once a day or even three times a week, you can save money that way," he said.

Dr. Lipman also suggested using lancets more than once to save costs. "If you keep a lancet sterile and put the cover back on, you can use it two or three times before it becomes too dull," he said.

**GET SCREENED ANNUALLY** Not all physicians automatically include a blood sugar screening in your physical, said Dr. Loeppke. Be sure to ask your doctor if this test is included. Early detection of diabetes, or even prediabetic conditions, can make a huge difference in treatment, ultimately preventing the need for medication and saving money.

Ms. Christian didn't have the slightest idea she had diabetes until the day she volunteered at a local health fair the Red Cross was sponsoring. "During a break I decided to get a blood sugar screening just for the heck of it, and next thing I knew I was in the doctor's office. My blood sugar was very high."

If you have any of the [risk factors for diabetes](#) — you are Hispanic, Indian or African-American; you have a family history of the illness; you are overweight or obese; or you had diabetes during [pregnancy](#) — you should be screened at least once a year, said Dr. Loeppke.

See a doctor immediately if you experience any symptoms of the disease, like unusual thirstiness, frequent urination, extreme bouts of hunger, frequent infections, cuts or bruises that are slow to heal, or a tingling or numbness in your hands and feet.

**ADOPT HEALTHIER HABITS** The good news, said Dr. Loeppke, is that 80 percent of Type 2 diabetes in the United States can be prevented with three steps that do not have to cost money: stopping smoking, eating a healthy [diet](#) and exercising regularly.

"Of course, that 'says easy' and 'does hard' for most people," Dr. Loeppke acknowledged, "but so far, those are the best diabetes preventions out there." For more on preventing and treating diabetes, check out the C.D.C.'s comprehensive section on the disease at [cdc.gov/diabetes](http://cdc.gov/diabetes).

**FIND SUPPORT** Studies show that diabetics who actively participate in a support, monitoring or wellness program are far more successful in maintaining normal blood sugar levels, thereby saving on health bills. As a result, many employers and insurers offer chronic illness management programs with access to round-the-clock nurses, nutrition and exercise advice, and other support systems.

Ask your company's benefits department or your insurance company if they offer these programs and how you can enroll. For more information on diabetes and online support, visit the American Diabetes Association Web site at [diabetes.org](http://diabetes.org).