

*Penn State*

# Institute for Diabetes & Obesity

You may feel that keeping diabetes under good control can throw your budget into poor control. But good management doesn't have to be costly. Here are some tips to help save on supplies, equipment, and food.

## Medical Care

See your physician regularly. Regular appointments are less costly than those associated with the complications.

- Follow the advice for monitoring, exercise, and diet to bring your blood sugar levels under the best possible control. If you avoid even one bout of ketoacidosis or a serious low blood sugar, you can save costly medical expenses.
- If you have problems with your medical costs, tell your physician or diabetes educator. They may be able to suggest less costly treatments or tests or help you work with your insurance company.
- When your physician gives you a prescription, ask if it can be filled with a generic drug. Generic drugs usually cost less.

## Dietary

Healthy eating does not cost more money. Work with a dietitian to find the most economical way to plan your own meals and snacks.

- Be a smart shopper in the grocery store. Check newspapers for weekly supermarket specials and plan menus accordingly. Use store brands that you find acceptable.
- Foods that are labeled "dietetic" are often more expensive and not necessarily better.
- Figure out the actual serving cost of packaged foods by dividing the price by the number of servings. Larger sizes are usually better buys, but not always.

## Supplies

Comparison shop. Check prices at chain drugstores, neighborhood and supermarket pharmacies, and mail order supply houses. **Do not** use generic blood glucose strips.

- Buy in quantity whenever possible, but make sure you can use all insulin and test stripes before the expiration date.
- Clip and use coupons, rebates, and refunds.
- Ask about and use special pharmacy discounts, such as those for senior citizens or frequent shoppers.
- Discuss a major equipment purchase, such as a blood glucose meter, with your physician or nurse educator. They are often aware of rebates, special prices, soon-to-be-released products, and items that may fit your needs.
- Buy what you need to keep healthy, such as well-fitting shoes and blood sugar monitoring equipment.
- Alcohol and cotton balls cost less than alcohol wipes.

- Buy what you will really use. When buying an expensive item, don't try to save \$10 or \$20 if you give up features that are important to you. If you pay less, but get something you are not pleased with, you are likely to wind up not using it.
- Compare the costs of all necessary supplies before purchasing major equipment. For instance, check the prices for test strips when considering a meter. Some equipment may be expensive to buy, but inexpensive to operate, which would lower the cost over the long run.
- When buying a meter, consider a starter kit that includes some supplies. It usually costs less than buying them separately.

## **Insurance**

- Know your insurance policy. It may cover more items than you realize or require the use of certain brands. **Before you purchase diabetes supplies**, contact your insurer and make sure you will be reimbursed. If your request is denied, ask about the appeals process.
- Save your receipts for all diabetes supplies covered under your insurance and request reimbursement regularly.
- When you are changing jobs, check your insurance coverage for insulin, oral medication, and medical equipment such as meters and test strips. Find out if you must wait a certain time before receiving reimbursement.
- Talk with other people with diabetes. You may be able to share tips on saving money.