

2026 Agent Quick Reference Guide

Diabetes Coverage



Important! Always recommend members consult their healthcare provider when discussing treatment options.

UnitedHealthcare Medicare Advantage Plan diabetic coverage

Managing diabetes doesn't have to mean managing high costs. With a UnitedHealthcare® Medicare Advantage plan, members may get help managing their health care and budget. You play a key role in helping them understand the benefits available to them.

UnitedHealthcare offers coverage for a wide range of diabetic supplies for members who have been diagnosed with diabetes and have been trained by their provider on how to use the monitor and supplies. Covered items may include diabetic test strips, glucometers and supplies, diabetic insulin pumps, and Continuous Glucose Monitors (CGMs). Supplies, equipment and medications are covered in two ways:

- **Medicare Part B covers** blood glucose testing/monitoring and other supplies plus some medical and education services
- **Medicare Part D covers** diabetes medications and supplies for injecting or inhaling insulin

This guide explains what is covered and whether it falls under Part B or Part D.

2026 highlights

 Part D covered insulin is \$25 per month on Chronic Condition Special Needs Plans (C-SNP) and \$0 diabetic supplies from in-network pharmacies

 Preferred brands for diabetic monitoring supplies (blood glucose monitors, test strips and lancets) are Accu-Chek® and Contour®

Why UnitedHealthcare?

- ✓ Part D covered insulin continues to be no more than \$35 per month on most plans
- ✓ Deductibles do not apply to insulin
- ✓ Covered diabetic medications, including insulin, can be purchased at any in-network pharmacy or, in some cases, delivered to the member's home through the mail service.
- ✓ Most plans have a \$0 copay in-network for CGMs, blood glucose monitors and associated supplies. There are no brand limitations for CGMs. However, blood glucose monitors and associated supplies may be restricted to preferred brands.
- ✓ CGMs and supplies are subject to the same cost sharing as other Diabetic Monitoring Supplies, not Durable Medical Equipment (DME) cost share.
- ✓ All CGMs are available through DME providers. Certain CGMs (Dexcom, Freestyle Libre, Guardian 3, Guardian 4) are available through pharmacies.
 - If the member does not already have a DME provider or pharmacy, network DME providers include AdaptHealth Patient Care Solutions, Advanced Diabetes Supply, Byram Healthcare, or Edgepark. Other DME providers may be available in the plan's network.





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Diabetes Coverage

Review the table below to understand if diabetic supplies are covered under Part B or Part D.

Drug/Medical Supply	Part B	Part D
Blood sugar (glucose) monitors	Y	
Continuous Glucose Monitors (CGMs) and their components (subject to the Medicare Part B Diabetic Monitoring Supplies cost share)	Y	
Blood sugar test strips	Y	
Lancet devices and lancets	Y	
Glucose control solutions for checking the accuracy of testing equipment and test strips	Y	
Therapeutic shoes	Y	
Insulin (used with insulin pump) <i>Exception: Insulin administered via disposable pumps are covered under Part D</i>	Y	
Non-disposable external insulin infusion pump (subject to DME cost share)	Y	
Anti-diabetic oral drugs and non-insulin injections		Y
Disposable Insulin pump (Examples: Omnipod and V-Go)		Y
Alcohol swabs and gauze		Y
Insulin pens		Y
Insulin (without the use of an insulin pump)		Y
Supplies for taking insulin by injection (such as syringes and needles)		Y





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Review the table below to understand if diabetic services are covered under Part B or Part D.

Service	Part B	Part D
Diabetes self-management training*	Y	
Medical nutrition therapy services	Y	
Hemoglobin A1c tests	Y	
Special eye exams (such as glaucoma testing)	Y	
Foot care	Y	
Medicare diabetes prevention program (MDPP) services are covered when rendered by Medicare-enrolled MDPP suppliers	Y	

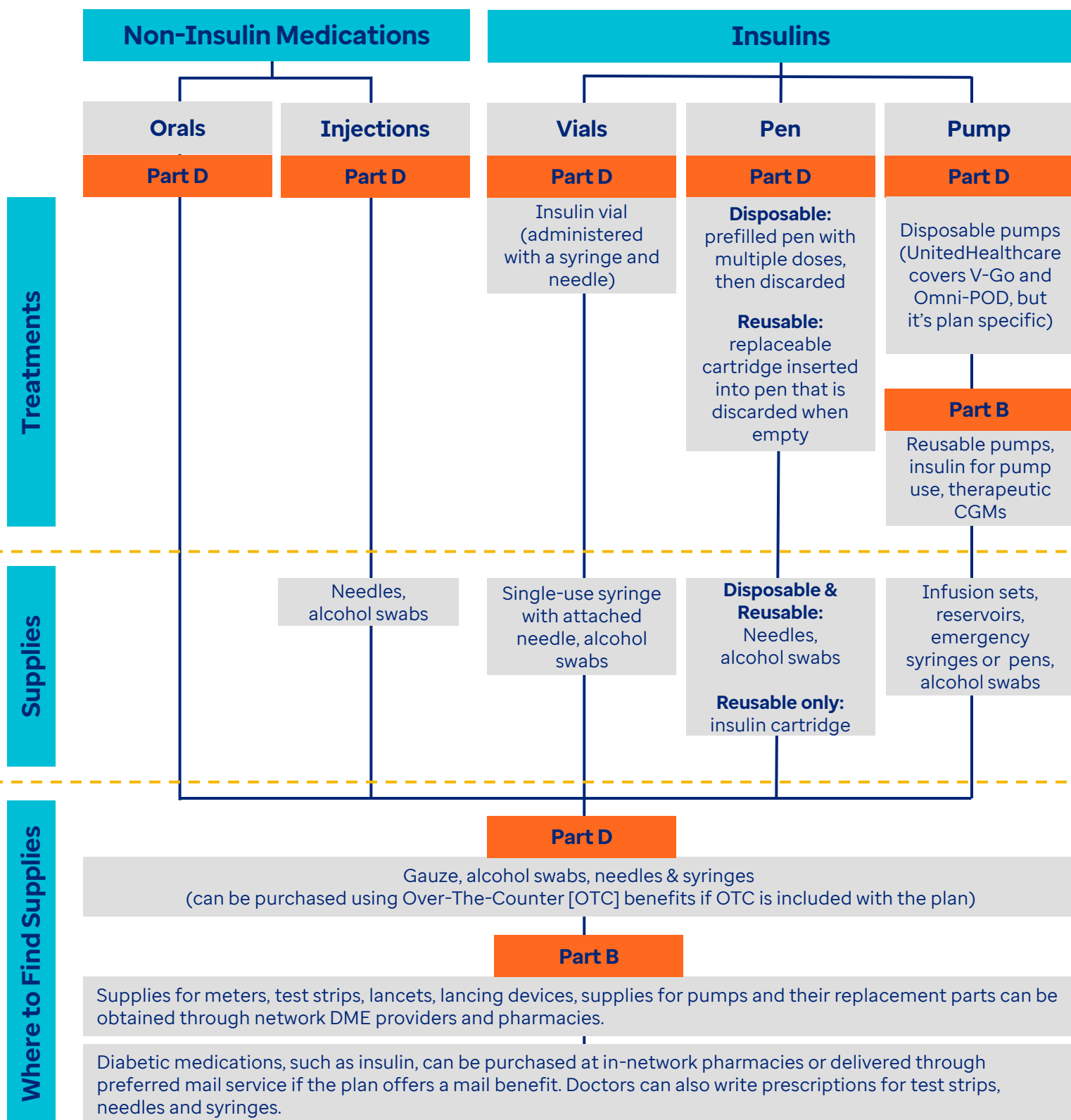
Note: Supplies or drugs that are covered under Medicare Part D would not be covered in a Medicare Advantage (MA) Only plan because those plans do not include Part D prescription drug coverage.

** This training is available to all individuals with diabetes at www.medicare.gov/coverage/diabetes-self-management-training.*



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Diabetes Coverage**Healthy Lifestyle****Diabetes Self-Management Information**

Tips for eating healthy, being active, monitoring blood sugar, taking prescription drugs, and reducing risks. Also find local resources for diabetes education support programs.

www.uhc.care/diabetes-education

Additional Resources**Medicare Coverage of Diabetes Supplies, Services, & Prevention Programs**

<https://www.medicare.gov/publications/11022-medicare-coverage-of-diabetes-supplies-services-and-prevention-programs.pdf>

Diabetes Overview and Types (May 2024)

<https://www.cdc.gov/diabetes/php/data-research/index.html>

Optum Home Delivery Pharmacy and Optum Rx are affiliates of UnitedHealthcare Insurance Company. Members are not required to use Optum Home Delivery Pharmacy for medications they take regularly. There may be other pharmacies in our network.

