

Diabetes Coverage



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

2027 Highlights

-  Part D-covered insulin continues to be no more than \$35 per month, with many C-SNP plans offering Part D-covered insulin for \$25 pre month.
-  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.*
-  Part D-covered insulin is not subject to the prescription drug deductible.

Diabetic monitors and supplies

-  Most plans have a \$0 copay in-network for blood glucose monitors (BGMs) and associated supplies. Some plans may restrict BGMs and associated supplies to preferred brands.
-  Most plans also have a \$0 copay in-network for continuous glucose monitors (CGMs) and associated supplies. All CGMs are available through Durable Medical Equipment (DME) providers. Certain CGMs (Dexcom, Freestyle Libre, Guardian 3, Guardian 4) are available through pharmacies.
-  All CGMs, BGMs and associated supplies are subject to the cost share for diabetic services and supplies as outlined in the Evidence of Coverage (EOC), not the DME cost share.

*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.

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How does it work?

Diabetes treatments, medications, and supplies may be covered under Medicare Part B or Part D, depending on the item. Use the information below to understand which benefit covers each type of treatment or supply.

Note: Items covered under Medicare Part D are not covered by Medicare Advantage (MA) Only plans because those plans do not include Part D prescription drug coverage.



Part B | Medical

Medications & Equipment

- Reusable (non-disposable) insulin pumps
- Insulin for use with a pump
- Therapeutic continuous glucose monitors (CGMs)
- Blood sugar (glucose monitors)

Supplies

- Vials: single-use syringe with attached needle, alcohol swabs
- Pumps: infusion sets, reservoirs, emergency syringes or pens, alcohol swabs
- Blood sugar test strips
- Lancet devices and lancets
- Therapeutic shoes
- Glucose control solutions for checking the accuracy of testing equipment and test strips



Part D | Prescription drug plan

Medications

- Non-insulin: oral drugs and non-insulin injections
- Insulin vials (administered with a syringe and needle)
- Insulin pens - disposable prefilled, or reusable with a replaceable cartridge
- Disposable insulin pumps: V-Go and Omni-POD (plan specific)

Supplies

- Gauze, alcohol swabs, needles and syringes for taking insulin by injection (available to purchase with Over-The-Counter (OTC) benefit if the plan includes it)
- Pens: needles and alcohol swabs; insulin cartridge for reusable pens

Where to Find Supplies

Equipment & supplies: Meters, test strips, lancets, lancing devices, and pumps and their replacement parts can be obtained through network DME providers and pharmacies.

Medications: Diabetic medications, such as insulin, can be purchased at in-network pharmacies or delivered through preferred mail service if the plan offers a mail benefit. Providers can also write prescriptions for test strips, needles, and syringes.





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Part B | Preventive & support services

- **Diabetes self-management training**

- **Diabetes screening** (including fasting glucose tests)

- **Hemoglobin A1c tests**

- **Routine foot care**

- **Medical nutrition therapy services**

- **Vision services**

- Includes glaucoma screening, eye exams to evaluate for eye disease, and screening for diabetic retinopathy

- **Medicare diabetes prevention program (MDPP)**

- Covered by Medicare-enrolled MDPP suppliers

How can you support your members?

- Always recommend members consult their healthcare provider when discussing treatment options
- Share helpful diabetic resources with your consumers such as:
 - [UnitedHealthcare Health Topics](#) — tips for eating healthy, staying active and reducing risks
 - [Medicare Coverage of Diabetes Supplies, Services, & Prevention Programs](#)
 - [Diabetes Overview and Types \(January 2026\)](#)
- Remind members that Diabetes self-management training is available to all individuals with diabetes. More information can be found at <https://www.cdc.gov/diabetes/education-support-programs/index.html>

