

A vibrant, abstract background featuring a large, diagonal brushstroke of rainbow colors (red, orange, yellow, green, blue, purple) on a white surface. The colors are blended and textured, giving it a hand-painted appearance. The brushstroke starts from the top left and extends towards the bottom right, with some colors overlapping and fading into each other.

# KNOW YOUR PLAN

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and SDDC Board Member

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# BACKGROUND

- Currently, there is a lack of a simplified and unified diabetes insurance information or education that crosses both public and private insurers and health care providers.
  - South Dakota could be the first state for partners to share experiences and feedback, resources and goals through the Know Your Plan workgroup collaboration.
  - This project initially began in 2019-2020 but was not launched due to the COVID-19 pandemic
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# OVERALL GOAL

- Improving the health of those living with diabetes and assist in mitigating the chance of prediabetes by empowering patients to understand their insurance coverage for diabetes education and management.

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# WHO'S SUPPORTING THIS INITIATIVE/WORKGROUP?

- Project Sponsor: SD Department of Health
  - South Dakota Diabetes Coalition Coordinator: Ben Tiensvold, [ben@sddiabetescoalition.org](mailto:ben@sddiabetescoalition.org)
  - Graphic Design/Communications: Rebecca Piroutek, Katrina Vyborny
  - SD DOH Contact: Michelle Haselhorst, [michelle.haselhorst@state.sd.us](mailto:michelle.haselhorst@state.sd.us)
  - Workgroup Members: Thomas Gullede, Barb Vandonslear, Diana Spinar, Jody Delfs, Donna Riley, Kristin Pratt, Gala Woitte
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# DELIVERABLES

- One Pagers – Overview of benefits and education for patients, primary care providers, health care facilities, and insurers. Includes sample workflow and next steps for sharing resources with consumers/patients.

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- ✓ If you have been diagnosed with diabetes, you may be eligible for benefits through your medical and/or other insurances, such as pharmacy benefits, additional dental benefits, and vision benefits
  - ✓ Many insurance companies offer additional free services that can help you manage diabetes.
  - ✓ Visit the South Dakota Department of Health Diabetes Resources page for a calling script to use when calling your insurance company with questions about your plan.
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# KNOW YOUR PLAN

It is important to understand your insurance coverage for your diabetes care  
– including office visits, screenings, lab tests, and pharmacy coverage.

## BEFORE YOU CALL:

- Consider checking your insurance company's website or app — many answers are available there.

- If you need additional assistance, call the phone number listed on your insurance card.

- Check with your insurance company to understand if there are different costs for in-network and out-of-network visits.



Your medical and/or other insurance providers may provide the following benefits:

-  Diabetes Self-Management Education Services (DSMES)
-  Dietitian services/ Medical Nutrition Therapy (MNT)
-  Continuous Glucose Monitor (CGM)
-  Blood sugar testing supplies and test strips
-  Immunizations
-  Specialty care
-  Pharmacy benefits
-  Mental health screenings and coverage
-  Adaptive shoes
-  Foot exams/foot care
-  Lab work
-  Dilated eye exams
-  Dental exams/cleanings

Many insurance companies offer additional free services, including, but not limited to:

-  Annual wellness visits
-  Mental health screenings
-  Nutrition counseling
-  Fitness & wellness resources
-  Fitness/gym membership reimbursement
-  Health coaching/case management/community health worker services for diabetes management or prevention (participation may include free testing supplies and resources)

Visit [doh.sd.gov/topics/diseases/chronic-disease/diabetes/diabetes-resources/](https://doh.sd.gov/topics/diseases/chronic-disease/diabetes/diabetes-resources/) to learn more and to download a sample script to assist you in calling your insurance company.



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# DESIRED OUTCOMES

- ✓ An educational resource for healthcare professionals to keep the population healthy and educated about diabetes.
  - ✓ An increase in patients and their families who are no longer unsure about the benefits provided to them to treat and maintain diabetes.
  - ✓ An approved informational project developed with consensus, as a new patient tool, called Know Your Plan.
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# THEN CAME THE KNOW YOUR CARE

- Provides additional information about what to expect for general diabetes care in a simplified format on the back of the know your plan one pager.



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- ✓ Helps provide an understanding of how diabetes can impact the entire body
  - ✓ Provides recommendations for routine screenings, tests, and exams that can help manage diabetes and prevent complications.
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# KNOW YOUR CARE

Learn more about how diabetes impacts your body and the importance of receiving routine diabetes care. The following information provides recommendations for routine diabetes care, but it is important to follow your provider's orders regarding the suggested frequency of exams, tests, and other care needs. For more information about insurance coverage regarding routine diabetes care, turn to the back page and visit [doh.sd.gov/topics/diseases/chronic-disease/diabetes/diabetes-resources/](https://doh.sd.gov/topics/diseases/chronic-disease/diabetes/diabetes-resources/).

High blood sugar can cause people with diabetes to experience blurry vision and eye disease.

**It is recommended to have an eye exam, including a retinal check, once a year.**

Individuals with diabetes may have additional complications with certain illnesses and should get immunizations, as appropriate.

**Talk with your provider about the frequency of important immunizations.**

High blood sugar can harm the vessels in the kidneys that filter blood and may lead to the need for dialysis.

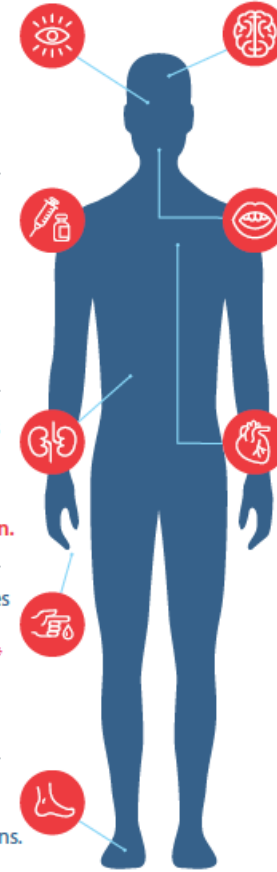
**Make sure to have lab work done once a year to check kidney function.**

High blood sugar can lead to diabetes complications throughout the body.

**You should have your A1C checked\* every 3-6 months, and check your blood sugar at regular times as recommended by your provider.**

High blood sugar can lead to nerve damage and poor blood flow, which can lead to infections and amputations.

**Inspect your feet routinely at home. Get a comprehensive foot exam once a year and a foot check at each visit.**



High blood sugar can damage blood vessels and cause an increased risk for stroke.

**Be sure to have your blood pressure checked at each visit.**

The most common oral health complication of high blood sugar is gum disease. Diabetes can also cause a dry mouth and infections.

**Schedule a dental exam and cleaning every 3 to 6 months (depending on a dentist's recommendation and dental plan coverage).**

High blood sugar can increase cholesterol making the heart work harder to pump blood, increasing the risk for heart disease and heart attacks.

**Be sure to have your cholesterol checked each year.**

Understanding diabetes care and management is important to prevent or reduce the risk for complications. Individuals with diabetes should attend diabetes education:

- At time of diagnosis
- If complications appear
- When transitions in care occur

**Follow up with your health care provider for questions or concerns regarding your diabetes care and management.**



All recommendations above are sources from the American Diabetes Association Standards of Care in Diabetes - 2025. • \*Frequency may vary based on provider's care plan for diabetes management.



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# PHONE SCRIPT

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The sample script below will assist you in calling your insurance company to better understand your diabetes-related coverage and out-of-pocket costs.

## INTRODUCTION:

*"Hi, my name is [Your Full Name], and I'm a member with your health plan. My member ID is [Your Member ID]. I'm calling to get more information about my coverage for diabetes-related care and supplies. Could you help me with that or connect me with someone who can?"*

## ASK ABOUT THE FOLLOWING:

*"I have diabetes and would like to ask you about a list of items to better understand the coverage information so that I can take some notes and write down my out-of-pocket costs."*

## MEDICAL AND/OR OTHER INSURANCE BENEFITS:

☐ Diabetes Self-Management Education Services (DSMES)

☐ Dietitian services/Medical Nutrition Therapy (MNT)

☐ Continuous Glucose Monitor (CGM)

☐ Blood sugar testing supplies and test strips

☐ Immunizations



Not sure what questions to ask when calling your insurance company?

- ✓ Calling script to help guide phone calls to insurance.
- ✓ List of topics to ask about with space for notes
- ✓ Printable pdf located on the South Dakota Department of Health Diabetes Resources page

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LAUNCH DATE: AUGUST 9<sup>TH</sup>, 2025



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THOUGHTS, COMMENTS, FEEDBACK FOR THE  
WORKGROUP?

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