This Bulletin updates and supplements Vermont Insurance Bulletin 116 (9/1/97).

The Vermont statute requiring coverage for diabetes treatment, 8 V.S.A. § 4089c, applies to any health insurance company, nonprofit hospital and medical service corporation, and health maintenance organization. Among other requirements, this law requires health insurance carriers to provide coverage for outpatient diabetes self-management training and education, including medical nutrition therapy, for the treatment of insulin dependent diabetes, insulin using diabetes, gestational diabetes and noninsulin using diabetes. The diabetes self-management training and education required by law to be covered must be provided by a certified, registered or licensed health care professional with specialized training in the education and management of diabetes.

Since the passage of this act by the Vermont Legislature in the spring of 1997, questions have been raised about the nature and content of the required diabetes self-management training and education. In order to address these questions, the Vermont Department of Banking, Insurance, Securities & Health Care Administration requested that the Vermont Program for Quality in Health Care (VPQHC) convene a work group to provide recommendations for diabetes self-management training and education.

On April 13, 2000, VPQHC issued a "Report on the Appropriate Structure and Content for Diabetes Self Management Education in Vermont," a copy of which is attached. The report includes:

1. a set of recommendations concerning the types of diabetes self-management training and education that health insurers should cover; and
2. guidelines for diabetes-specific education in credentialing.

The Commissioner has adopted the above recommendations and guidelines for use by all insurers in determining coverage of diabetes self-management training and education under 8 V.S.A. § 4089c.

The VPQHC report also identified two potential barriers to diabetes self-management training and education for insureds:
• Different carriers use different codes for reimbursement of diabetes self-
management training and education. Diabetes educators may not be made aware
(or kept aware) of changes regarding coding requirements.
• Diabetes educators may not be made aware (or kept aware) of changes regarding
the arrangements made by carriers for diabetes equipment and supplies. As
diabetes self-management training and education may require training on the
exact type of equipment to be used by the patient, it is important for the educator
to know what equipment will be available to the patient in advance of the training
session.

The Department expects all insurers to provide diabetes educators with the insurer's
specific coding requirements for reimbursement of diabetes self-management training
and education and with information about the specific diabetes-related equipment that
will be available to their insureds upon request.

Questions about this Bulletin may be directed to Kyle Mooney of the Division of Health
Care Administration at (802) 828-2900.

Elizabeth R. Costle, Commissioner
Department of Banking, Insurance, Securities and Health Care Administration