

GENERAL ASSEMBLY OF NORTH CAROLINA
1987 SESSION

CHAPTER 829
HOUSE BILL 1478

AN ACT TO URGE THIRD-PARTY PAYORS OF HEALTH BENEFITS TO COVER
DIABETES OUTPATIENT SELF-TREATMENT AND TO APPROPRIATE
FUNDS TO THE DEPARTMENT OF INSURANCE TO REPORT ON
COMPLIANCE.

Whereas, approximately 265,000 North Carolinians have Diabetes Mellitus, a severe chronic illness which has no cure at this time;

Whereas, Diabetes Mellitus is the third leading cause of death by disease, is the major cause of blindness in adults, and is a leading cause of kidney failure, stroke, and amputations in the U.S.;

Whereas, North Carolinians with diabetes are hospitalized 2.1 times more often than all nondiabetics as a group;

Whereas, diabetes accounts for ten percent (10%) of all hospital patient-days in this State and is a major factor in ten percent (10%) of all deaths by disease in North Carolina;

Whereas, diabetes must be treated on a daily basis, not by the physician, but by the patient himself;

Whereas, therapeutic approaches and technologies already exist which can substantially reduce the human and economic cost of diabetes;

Whereas, health insurance plans are designed to protect the individual from any serious financial consequences that arise from an illness;

Whereas, for North Carolinians with diabetes, insurance coverage is inconsistent from plan to plan, and in many instances is inadequate;

Whereas, inadequate insurance coverage has medical implications, as patients bearing too heavy a burden of payment are likely to cut costs where possible, with the resulting risk of hospitalization for acute hypo or hyperglycemia, or devastating long-term complications;

Whereas, the North Carolina Department of Insurance finds coverage for diabetes outpatient self-treatment education and coverage for necessary supplies for insulin administration and glucose monitoring to be both cost-effective and in the best interest of the health of the citizens of the State; Now, therefore,

The General Assembly of North Carolina enacts:

Section 1. The General Assembly urges all third-party payors of health benefits in this State (including insurance companies, health maintenance organizations, and self-insured companies), to provide coverage for diabetes outpatient self-treatment

education and coverage for necessary supplies for insulin administration and glucose monitoring in their standard comprehensive health plans, with the following stipulations:

- (1) that any patient with diabetes should be insured for participation in a diabetes outpatient education program which meets the national standards of the National Diabetes Advisory Board, when such participation has been prescribed by a physician as part of that patient's treatment plan;
- (2) that any diabetic patient requiring insulin should be insured for purchase of necessary diabetes monitoring and management supplies prescribed by a physician, including insulin, syringes, urine test strips for glucose/ketones, meter for self-monitoring blood glucose (SMBG), SMBG supplies (lancets, reagent strips), insulin infusion pump, pump supplies (infusion sets and syringes); and
- (3) that this request be viewed as applying to all comprehensive health plans (including self-insured, self-funded plans and multiple employer trusts) which also provide coverage for prescription drugs, with co-payment after deductible to be the same as for other covered expenses.

Sec. 2. The North Carolina Department of Insurance shall report to the General Assembly by June 1, 1988, as to the level of compliance within the insurance and HMO industries with the request made in Section 1 of this act.

Sec. 3. This act shall become effective September 1, 1987.

In the General Assembly read three times and ratified this the 13th day of August, 1987.