



6200 Dixie Road, Suite 210  
Mississauga ON L5T 2E1  
877-685-2515

25 Irvin Street  
Kitchener ON N2H 3A1  
866-536-0389

[gmsinsurance.com](http://gmsinsurance.com)

# Benefits Bulletin

*Benefit News to Keep You in the Know and the Now*

November 2015

## **Diabetes Awareness Month**

A lot of press has been given to new high cost biologic drug treatments that are expected to drive increases in health care costs over the next few years. While this is an important development to note and follow, we should not neglect to monitor claims for long-term, lower-cost, higher-volume treatments such as those for diabetes.

The Canadian Diabetes Association is celebrating November as Diabetes Awareness month and it's important that they do given the prevalence. The CDA states that more than 10 million Canadians are living with diabetes or pre-diabetes. The cost to the health care system in 2013 was \$13.1 billion and is estimated to be \$16 billion annually by 2020.

### **Categories**

There are three main types of diabetes:

Type 1 is treatable but not preventable. It is genetically based.

Type 2 is linked to diet, exercise, and lifestyle choices. It is treatable and preventable.

Gestational Diabetes occurs during some pregnancies. It does not mean that the baby will be born with diabetes and it will usually go away after the pregnancy. However, the

mother is at a higher risk of future Type 2 diabetes.

Representing 90% of diabetic cases, Type 2 is by far the most common.

### **Concerns, Costs, & Complexities**

In an analysis of drug claims, Telus Health found that claims were highest in the 50-59 age bracket and those claims were driven by diabetes-related expenses. This is concerning because other research indicates that people living with diabetes typically have other complex health concerns which also increases health care costs.

Those living with diabetes often have complications and other health risks linked to anxiety, celiac disease, depression, eye damage, heart disease & stroke, high blood pressure (a drug therapy class that also consistently ranks in the top five), kidney disease, sexual health issues, nerve damage, ulcers, amputation, etc.

Diabetic expenses represent 12% of drug costs. Telus Health ranks the cost of diabetes second only behind the rheumatoid arthritis category (which is one that is rapidly growing due to the aforementioned biologic drug treatments).

Greenshield Canada data revealed that the average annual claims for a person with diabetes was \$1,899 (33.6

prescriptions/year) as compared to a claimant without diabetes who had claims of just \$505/year (8.6 prescriptions/year).

We are not advocating that plans stop covering diabetic expenses. What we want to highlight is that many drug costs are driven by Type 2 diabetes which, if managed properly or prevented altogether, can have a positive impact on your claims.

### **What's to be Done?**

#### ***Education & Prevention***

When people are armed with the facts, they can make better choices.

Include diabetes as part of your wellness plan strategy. Many people equate eating too much sugar with the cause of diabetes. This is an over-simplistic view of a complicated disease. Educate employees as to how lifestyle and dietary choices made early in life impact quality of life when employees are in their 50's.

Provide resources, such as a Health Risk Assessment tool, to help employees identify risk factors that they can change to prevent diabetes. The CDA website is a wealth of information. Many benefit plans also provide coverage for dietician services which can help both with prevention and controlling diabetes. If your plan does not include dieticians, considering adding it.

#### ***Make the Workplace Health-Friendly***

Provide a work environment that promotes healthy living. This may include changing cafeteria food options and/or providing a kitchen with a fridge and microwave so that employees can bring their own healthy meals.

Allow employees to alter their work schedule to include regular breaks to eat, monitor blood glucose levels, or administer

medication. Create a space where employees can do this that is respectful and private. This may have the added benefit of encouraging adherence to their treatment plan.

Unfortunately many diabetics do not follow their prescribed treatment plan. Greenshield Canada reports that only 55% of that population are adherent to their plan. This is disturbing considering the role of diabetes in other health concerns and the associated medical and disability costs.

Educating employees about how their choices impact their risk for diabetes, providing them with the tools to prevent or manage their diabetes, and creating an environment that encourages both healthy living and adherence should help with long-term diabetes-related drug and disability claims.

#### **Sources:**

[www.diabetes.ca](http://www.diabetes.ca)



**Quiz** Corner

***Put your mental mettle to the test and a \$50 prize in your pocket!***

What is it that you break every time you name it?

Send your answer to: [info@gmsinsurance.com](mailto:info@gmsinsurance.com) or by fax to 905-670-4146.

Our September Quiz Whiz was Sandra Stranks who knew the correct answer was:

Mary

Congratulations!