

Diabetes Prevention:

A Practical Guide for Brokers and Benefits Consultants

The number of adults diagnosed with diabetes has doubled in the last 20 years. Annual medical expenditures for people diagnosed with diabetes is \$16,750 per year—2.3 times as much as those without diabetes. Diabetes is among the costliest of the 155 most common diseases in the U.S., at \$237 billion in direct medical costs and \$90 billion in indirect costs (e.g., reduced productivity and absenteeism) in 2017—an increase of 60% from 2007.

According to the Centers for Disease Control and Prevention (CDC), five chronic diseases or risk factors—high blood pressure, diabetes, smoking, physical inactivity, and obesity—cost US employers \$36.4 billion a year due to time off work. Employers consistently rank diabetes as a top driver of their health care costs. Additionally, an estimated 40% of U.S. COVID-19 deaths are individuals who had diabetes, and individuals with diabetes have increased risk for severe illness if they contract COVID-19.

In response to the challenge of prediabetes, CDC established the National Diabetes Prevention Program (National DPP) to provide an evidence-based solution to address the epidemic of diabetes.

Chronic Disease Prevention: Broker Benefits

Assist clients in improving the **health** of their employee populations.

Help clients to **reduce costs** associated with diabetes.

Create unique **value-add** to existing services.



The National DPP lifestyle change program can **cut participants' risk of developing type 2 diabetes by 58%**.



When planned and implemented properly, the National DPP lifestyle change program can demonstrate an ROI or VOI in terms of **claims savings, improved employee morale, and decreased absenteeism**.



Several **health plans, wellness vendors, and disease management offerings** currently cover or include the National DPP lifestyle change program. To find out more, please visit the [Participating Payers](#) page of the [National DPP Coverage Toolkit](#).



The National DPP lifestyle change program is offered by **CDC-recognized organizations**, organizations that have demonstrated their ability to adhere to an evidence-based curriculum and meet data gathering and meet program evaluation requirements set forth by CDC.

Overview of Prediabetes the National Diabetes Prevention Program

The National DPP is a year-long evidence-based lifestyle change program focused on helping participants make positive lifestyle changes such as eating healthier, reducing stress, and getting more physical activity. **The National DPP lifestyle change program can cut participants' risk of developing type 2 diabetes by 58% (71% for people over 60 years old).**

For more information on the National DPP, please see the [National DPP Overview](#) page of the [National DPP Coverage Toolkit](#).

Health Plan Coverage of the National DPP Lifestyle Change Program

A number of national health plans, some with regional and specific subsidiary plans, offer coverage of the National DPP lifestyle change program for their members. Cigna, UnitedHealthcare, Humana, and Molina Healthcare are among some of the large commercial payers that offer coverage to their members through certain lines of business. Many state-specific plans such as Anthem, Blue Cross Blue Shield, and Kaiser Permanente provide coverage of the National DPP lifestyle change program as well.

Employer Coverage Examples

For examples and case studies about employers that offer the National DPP lifestyle change program as a covered benefit, please see the [Coverage in Practice](#) page of the National DPP Coverage Toolkit.

The National DPP Lifestyle Change Program is Different than Other Wellness Programs

The National DPP lifestyle change program differs from other wellness offerings in several key ways:

- **Strong evidence base:** Since the 1996 clinical trial found that the Diabetes Prevention Program reduced the onset of type 2 diabetes in participants by more than half, numerous studies have shown that community settings and online programs that deliver the National DPP lifestyle change program can achieve the same result. See the [Evidence](#) page of the Coverage Toolkit for more information on the research behind the National DPP lifestyle change program.
- **Habits that stick:** The one-year National DPP lifestyle change program helps solidify the lifestyle changes promoted in the program, which often require a series of small changes over time.
- **Corollary health benefits:** Although geared towards preventing type 2 diabetes, the programs long-term focus on weight loss, healthier eating, and increased physical activity has a wide range of health benefits and can combat other chronic conditions, such as hypertension and kidney disease.
- **Program standards:** Organizations that provide and facilitate the National DPP lifestyle change program must be CDC-recognized, which means the organization must meet rigorous standards set forth by CDC. CDC-recognized organizations must adhere to the evidence-based curriculum, meet data gathering prerequisites, and meet program evaluation requirements.

Brokers and benefits consultants want to provide unique value to their employer partners. The National DPP lifestyle change program can help deliver satisfaction to clients in the following ways:

- Reduce administrative burden related to program implementation and management by directing employers toward their health plan or third-party wellness program/disease management vendor (when applicable).
- Champion a resource with a well-established history of reducing costs and increasing value in certain environments, including lowered (or avoided) medical costs, increased quality and/or years of life, chronic disease prevention, reduced absenteeism, etc.

- Assist employers in retaining and attracting employee talent by implementing attractive benefits programs.

Strategies for Promoting the National DPP Lifestyle Change Program to Your Clients

We recognize that many employers turn to their broker and benefits consultant partners for employee benefits education and assistance with benefit program implementation. Strategies for promoting the National DPP lifestyle change program include:

Share this two-page [Case for Coverage Handout for Employers](#) that was created by CDC with employers.

- **Pair diabetes prevention with diabetes self-management education and support.** Promoting diabetes prevention along with diabetes self-management can help employers see the value of not just helping employees manage—but also prevent—type 2 diabetes.
- **Highlight the direct and indirect cost savings associated with the National DPP lifestyle change program.** A 2017 study estimated a 3-year return on investment (ROI) from the National DPP lifestyle change program of up to 42% in commercially insured adults with prediabetes who do not develop diabetes (compared with adults with prediabetes who do develop diabetes).
- **Provide examples and success stories** of similar employers that are covering the program and how that has resulted in improved health outcomes and increased employee satisfaction.
- **Introduce the National DPP lifestyle change program at renewal time**, as program metrics can be established during the open enrollment period and measured during a company's benefit year.
- **Promote the National DPP lifestyle change program at claims and financial overview meetings**, when employers explore claims related to chronic disease and look for ways to save money.

Call to Action

Broker and benefits consultant partners are uniquely positioned to promote the National DPP lifestyle change program as a means of improving the population health of employer clients. Next steps might include, but are not limited to:

- Inquire with current and potential wellness vendor partners to see if the National DPP lifestyle change program curriculum is included in any of their offerings.
- Check with established health insurance carriers to see which plans cover the National DPP lifestyle change program; note that some health plans may not include the program as a benefit but integrate with 3rd-party vendors that do.
- Consider adding the National DPP lifestyle change program as a covered benefit through a self-insured plan without existing coverage; for more information, please refer to the National DPP [Coverage Toolkit](#).
- Convene a meeting with your employer client and a third-party entity or partner with knowledge of the National DPP (e.g., CDC-recognized organization, state health department, etc.) to facilitate education about the various components of the program.

For additional information, please see the [Coverage in Practice](#) page of the Coverage Toolkit and the [Insurance Brokers and Consultants](#) page of the CDC's National Diabetes Prevention Program site