

# Coverage of Insulin Pumps Across Canada



## Background

Type 1 diabetes is a chronic disease affecting the lives and livelihoods of up to 300,000 Canadians. It places an enormous burden on individuals as well as their families, the health-care system, and society as a whole. There is no cure for type 1 diabetes, but it can be treated with a regimen of insulin, glucose monitoring, and lifestyle management.

Insulin pumps represent an alternative to multiple daily injections. Their clinical effectiveness is well documented. Diabetes Canada's Clinical Practice Guidelines<sup>1</sup> state that insulin pump therapy can be beneficial and considered for people with type 1 diabetes who:

- Do not reach glycemic targets despite optimized basal-bolus injection therapy;
- Have significant glucose variability;
- Experience frequent severe hypoglycemia and/or hypoglycemia unawareness;
- Have significant "dawn phenomenon" with rise of blood glucose early in the morning;
- Have very low insulin requirements;
- Experience adequate glycemic management but suboptimal treatment satisfaction and quality of life; and
- Are contemplating pregnancy.

## Challenges

Public coverage of insulin pump therapy is inconsistent across Canada, and many obstacles—including administrative red tape—impede people's ability to fully access this coverage. Some provinces cover insulin pump devices and supplies for individuals with type 1 diabetes **deemed medically eligible without age restrictions**. However, many provinces lag and cover **only those aged 17, 18, or 25 and under, or require means/income testing**. The high cost of insulin pumps and pump supplies is a barrier to access for many Canadians living with type 1 diabetes.

## Policy Implications

Canadians living in provinces with limited coverage or not meeting eligibility criteria for their provincial plan must pay out-of-pocket for insulin pump therapy, which carries a \$6,000 to \$7,000 price tag. In addition, the ongoing expense of monthly supplies is a constraint to the use of insulin pumps, costing up to \$300 every month. For many people, these charges are prohibitive. Restricted access means a lost opportunity for people with type 1 diabetes to enhance their glucose management and diabetes-specific quality of life and treatment satisfaction.<sup>1</sup>

## Recommendations

Diabetes Canada recommends provincial governments eliminate discrimination based on age, and other financial and administrative barriers to access the insulin pump program, to make pump therapy an option for all clinically-eligible people living with type 1 diabetes. Coverage for pump supplies must include all products needed to use an insulin pump, including antiseptic, adhesive, and protective barrier products. Where governments choose to use co-pays and/or means testing, the test criteria must be set at a level which ensures that the cost of caring for diabetes is not a barrier or a burden to the individual. People living with diabetes across Canada should also have access to the education and supports they require that allow them to effectively self-manage their disease.

## References

1. McGibbon, A., Adams, L., Ingersoll, K., et al. (2018). Diabetes Canada 2018 Clinical Practice Guidelines for the Prevention and Management of Diabetes in Canada: Glycemic Management in Adults with Type 1 Diabetes. *Can J Diabetes*, 42(1), S80-S87.

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Jurisdiction	Pump Coverage	Pump Supplies Coverage
<b>Yukon</b>	<b>All ages</b> who meet criteria. Full coverage for those recommended by an endocrinologist; reviewed on case-by-case basis.	<b>All ages</b>
<b>Northwest Territories</b>	<b>All ages</b> who meet criteria. Full coverage for those recommended by an endocrinologist; reviewed on case-by-case basis.	<b>All ages</b>
<b>Nunavut</b>	<b>All ages</b> who meet criteria. Full coverage for those recommended by an endocrinologist; reviewed on case-by-case basis.	<b>All ages</b>
<a href="#"><u>British Columbia</u></a>	<b>All ages</b> who meet criteria. A two-tiered system with tier one pump fully covered and tier two pump available according to the rules of Fair PharmaCare.	<b>All ages</b> according to the rules of Fair PharmaCare.
<a href="#"><u>Alberta</u></a>	<b>All ages</b> who meet criteria.	<b>All ages</b>
<a href="#"><u>Saskatchewan</u></a>	<b>Age 25 and under</b> who meet criteria.	<b>Age 25 and under</b>
<b>Manitoba</b>	<b>Age 17 and under</b> who meet criteria. Full coverage for those recommended by an endocrinologist; reviewed on case-by-case basis.	<b>All ages</b> according to the rules of Manitoba Pharmacare.
<a href="#"><u>Ontario</u></a>	<b>All ages</b> who meet criteria.	<b>All ages</b>
<b>Québec</b>	<b>Age 17 and under</b> who meet criteria.	<b>Age 17 and under</b>
<a href="#"><u>Newfoundland &amp; Labrador</u></a>	<b>Age 17 and under</b> who meet criteria. <b>Age 18-24</b> who are already in the program and meet criteria. <b>Age 18 and over</b> (new applicants) who meet criteria will be income tested.	<b>Age 17 and under</b> who meet criteria. <b>Age 18-24</b> who are already in the program. <b>Age 18 and over</b> (new applicants) who meet criteria will be income tested.
<a href="#"><u>New Brunswick</u></a>	<b>Age 25 and under</b> who meet criteria.	<b>Age 25 and under</b>
<a href="#"><u>Nova Scotia</u></a>	<b>Age 25 and under</b> who meet criteria.	<b>Age 25 and under</b>
<a href="#"><u>Prince Edward Island</u></a>	<b>Age 25 and under</b> who meet criteria.	<b>Age 25 and under</b>
<b>NIHB</b>	<b>All ages</b> who meet criteria. Full coverage for those recommended by an endocrinologist; reviewed on case-by-case basis.	<b>All ages</b>

**NOTE:** 1. Where formal programs exist, links are provided. 2. Cost of devices is a significant barrier to access. Though a device or device supplies may theoretically be available to a patient through a public plan, any co-pays and/or deductibles charged to the patient can effectively prohibit access. Additionally, access is limited for many patients when devices and device supplies are only partially reimbursed by a public plan. 3. Pump supplies can include infusion sets, insertion devices, insulin reservoirs, and/or insulin pods.

**Abbreviations:** NIHB: Non-Insured Health Benefits

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