

# Coverage of Glucose Monitoring Devices



## Background

Glucose monitoring gives people living with diabetes a more complete picture of their blood sugar levels, which can influence short- and long-term treatment decisions and improve health outcomes. It allows people living with diabetes and their health-care providers to assess glycemic status and adverse effects, and to determine the effectiveness of glucose lowering therapies.

Glucose monitoring has the potential to improve blood sugar management and quality of life for people living with diabetes, resulting in physical, social, emotional, and functional benefits. There are three main types of glucose monitoring: (1) capillary blood glucose monitoring (CBG), (2) real-time continuous glucose monitoring (rtCGM), and (3) intermittently-scanned continuous glucose monitoring (isCGM).

CBG uses a drop of blood from a finger prick to get a blood glucose reading using a blood glucose meter or glucometer. Most glucometers are free of charge and easy to obtain in the community from your diabetes education team or centre, from a pharmacy with the purchase of test strips, or directly from the company. They are typically not covered under public plans. The cost of some specialty glucometers may be reimbursed through private insurance plans.

An rtCGM system includes a small disposable glucose sensor with a filament inserted under the skin, often on the person's stomach or arm. The sensor tests glucose levels every few minutes and sends this information to an attached transmitter and, generally, to a separate receiving device, such as a smart phone or external reader. The readings can then be viewed by the patient, caregiver, or health-care provider, even remotely.

An isCGM system includes a small disposable glucose sensor with a filament inserted under the skin of a person's upper arm. When the sensor is scanned with a separate receiving device, such as a smart phone or

external reader, it transmits the glucose reading and information on the most recent eight-hour trend to the reader/app. If the person with diabetes performs at least three sensor scans per day, at approximately eight-hour intervals, the isCGM can record 24-hour glucose profiles.

Different devices are right for different people, and Diabetes Canada's recommendations on device use can help guide a person's decision-making process<sup>1,2</sup>. Choosing the right device is a personal decision, based on discussions between the person living with diabetes, their caregivers, and their diabetes health-care team.

## Challenges

While coverage of glucose monitoring devices is included in many private insurance plans, public coverage is inconsistent across Canada. The high cost of glucose monitoring devices is a barrier to access for many Canadians living with diabetes, which carry an annual price tag of \$3,500 to \$6,000 for rtCGM and \$2,000 to \$3,000 for isCGM<sup>1</sup>. Many obstacles, including administrative barriers, impede people's ability to fully access this coverage. Depending on the province or territory, coverage may be restricted by age or impose narrow eligibility criteria or limit individual choice. There may also be costs to the individual by way of program premiums, deductibles and/or copays.

## Policy Implications

Canadians living in provinces and territories with no coverage, limited coverage, or not meeting eligibility criteria for their provincial/territorial plan must pay out-of-pocket for glucose monitoring devices. For many people, this cost is prohibitive. Restricted access means a lost opportunity for people with diabetes to enhance their glucose management and reduce their risk of short and long-term complications, and diabetes-specific quality of life and treatment satisfaction.

<sup>1</sup> The annual costs of rtCGM and isCGM are presented as ranges to account for the price variability between and within the manufacturers'

offerings. Cost borne by provinces and territories would depend on the terms of the coverage and the price the province/territory negotiates with the manufacturer.

## Recommendations

Diabetes Canada recommends provincial and territorial governments eliminate discrimination based on age and other financial and administrative barriers to access glucose monitoring devices and provide coverage per Diabetes Canada's recommendations.<sup>2</sup> Glucose monitoring supplies must include all products needed to use their monitoring device properly and effectively.<sup>2</sup> 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 condition.

People living with diabetes across Canada should also have access to the education and support they require that allows them to effectively self-manage their condition with glucose monitoring devices to its full capacity.

## References

1. Cheng, A., Feig, D., Ho, J., and Siemens, R. (2021). [Diabetes Canada 2018 Clinical Practice Guidelines Blood Glucose Monitoring in Adults and Children with Diabetes: Update 2021](#). Can J Diabetes, 42(2021), 580-587.
2. [Reimbursement of Intermittently-Scanned and Real-Time Continuous Glucose Monitoring Systems: A Policy Statement](#). Ottawa: Diabetes Canada; 2021.

**NOTES:** 1. Where formal programs exist, links are provided. 2. Devices commercially available in Canada: Dexcom G6, Medtronic Guardian Connect or Link (rtCGM); Freestyle Libre or Libre 2 (isCGM).

**Abbreviations:** ADP, Assistive Devices Program; NIHB, Non-Insured Health Benefits; ODB, Ontario Drug Benefit; ODSP, Ontario Disability Support Program; RAMQ, Régie de l'assurance maladie du Québec.

## Coverage of Glucose Monitoring Devices Across Canada

| Province/<br>Territory                  | Real-time Continuous Glucose Monitor (rtCGM)                                                                                                                                                                                                             | Intermittently-Scanned Continuous Glucose Monitor (isCGM)                                                                                                                                                            |
|-----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <a href="#"><u>Yukon</u></a>            | Full coverage for all ages living with type 1 diabetes (Dexcom G6, Medtronic Guardian Connect or Link).                                                                                                                                                  | Full coverage for adults aged 18 and up living with type 1 diabetes (FreeStyle Libre), full coverage for children and adults aged 2 and up living with type 1 diabetes (FreeStyle Libre 2).                          |
| <b>Northwest Territories</b>            | Government of Northwest Territories Extended Health Benefits (EHB) consistent with NIHB program coverage.                                                                                                                                                | Covered on a case-by-case basis                                                                                                                                                                                      |
| <b>Nunavut</b>                          | Government of Nunavut Extended Health Benefits (EHB) consistent with NIHB program coverage                                                                                                                                                               | Covered on a case-by-case basis                                                                                                                                                                                      |
| <a href="#"><u>British Columbia</u></a> | Coverage as per the rules of BC PharmaCare through <a href="#">Special Authority</a> for Dexcom G6 for ages 2 and older with diabetes requiring basal and bolus insulins or insulin pump and SA criteria.                                                | Coverage as per the rules of BC PharmaCare through <a href="#">Special Authority</a> of the FreeStyle Libre 2 isCGM for ages 4 and older requiring basal and bolus insulins or an insulin pump and meet SA criteria. |
| <a href="#"><u>Alberta</u></a>          | Coverage as per the rules of the government sponsored health benefit program for children and youth under age 18 requiring ongoing insulin therapy or an insulin pump and meet <a href="#">criteria</a> (Dexcom G6, Medtronic Guardian Connect or Link). | No coverage                                                                                                                                                                                                          |
| <a href="#"><u>Saskatchewan</u></a>     | Full coverage for children and youth under age 18 using basal and bolus insulins or an insulin pump and meet <a href="#">criteria</a> (Dexcom G6, Medtronic Guardian Connect or Link).                                                                   | Full coverage for children and youth under age 18 using basal and bolus insulins or an insulin pump and <a href="#">meet criteria</a> (Libre 2).                                                                     |

<sup>2</sup> Products needed may include antiseptic, adhesive, and protective barrier.

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| <b><u>Manitoba</u></b>             | Coverage as per rules of MB PharmaCare for all ages type 1 and type 2 using basal and bolus insulins or a pump (Dexcom G6, Medtronic Guardian Connect or Link). Prescription can be obtained from physician.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Coverage as per rules of MB PharmaCare for all ages type 1 and type 2 using basal and bolus insulin or a pump (Libre 2). Prescription can be obtained by physician.                                                                                          |
| <b>Ontario</b>                     | Full coverage by ODSP for eligible clients living with diabetes.<br>Full coverage by <a href="#">Assistive Devices Program</a> for those living with type 1 diabetes and meet <a href="#">criteria</a> (Dexcom G6, Medtronic Guardian Connect or Link).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Coverage for the Freestyle Libre or Libre 2 reader and 33 sensors per year for <a href="#">Ontario Drug Benefit</a> clients who manage their diabetes with insulin.                                                                                          |
| <b><u>Québec</u></b>               | Ages 2 and up with type 1 diabetes: full coverage of Dexcom G6 for residents who meet criteria.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Full coverage for the Freestyle Libre sensors for residents 18 years or older who manage diabetes with insulin and meet the specific eligibility criteria.                                                                                                   |
| <b>Newfoundland &amp; Labrador</b> | The Provincial Government and Newfoundland and Labrador Health Services (NL Health Services) are beginning a one-year pilot project to determine the feasibility of a provincial continuous glucose monitoring program on October 19 <sup>th</sup> , 2023. The department will monitor the success of the program to determine opportunities for expansion.<br>Patients eligible for the pilot project include those: <ul style="list-style-type: none"> <li>• With type 1 diabetes;</li> <li>• Who are under the age of 18 and/or followed by the Pediatric Diabetes Program at the Janeway Hospital;</li> <li>• For whom continuous glucose monitoring is deemed medically necessary by the Pediatric Diabetes Team or those who are using an insulin pump with hybrid closed loop software capability that can adjust insulin by using real time sensor readings; and</li> <li>• Who have a valid Newfoundland and Labrador Medical Care Plan (MCP) number.</li> </ul> | No coverage                                                                                                                                                                                                                                                  |
| <b>New Brunswick</b>               | Coverage for continuous glucose monitoring is available people of all ages with type 1 and type 2 who require intensive insulin therapy delivered by a pump or at least three daily injections who meet the medical eligibility criteria, and who meet the income-testing process as per <a href="#">The New Brunswick Insulin Pump Program (IPP)</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | No coverage                                                                                                                                                                                                                                                  |
| <b>Nova Scotia</b>                 | No coverage                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | No coverage                                                                                                                                                                                                                                                  |
| <b><u>Prince Edward Island</u></b> | Funding assistance for glucose sensor systems are accepted through the <a href="#">P.E.I. Glucose Sensor Program</a> . Co-pay is calculated based on household income and existence of private insurance with Special Authority approval (Dexcom G6, Medtronic Guardian Connect or Link).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Funding assistance for glucose sensor systems are accepted through the <a href="#">P.E.I. Glucose Sensor Program</a> . Co-pay is calculated based on household income and existence of private insurance with Special Authority approval (Libre or Libre 2). |

**NIHB**

Full coverage of Dexcom G6 for clients using insulin with prior approval.

Full coverage of Freestyle Libre and Freestyle Libre 2 for clients using insulin with prior approval.