

Published on *SeniorNavigator* (<https://seniornavigator.org>)

## **How to Save Money on Diabetes Care**

**Diabetes costs can really add up. Find out how you can save money on medicine, supplies, and treatment and still get the care you need.**

A person with diabetes pays more than twice as much a year for health care as a person who doesn't have diabetes. The good news is that you can save on many of those costs so that managing diabetes doesn't take such a big bite out of your budget.

Some ways you can lower the cost of day-to-day diabetes care:

### **Save on Medicine**

- Call your health insurance company to find out which medicines are covered at the lowest cost to you. Ask your doctor to prescribe them if possible.
- Compare pharmacies for the least expensive prescription prices. Your neighborhood drug store may not have the lowest.
- Ask your health care team if changing your medicine is an option:
  - Can you take a generic or lower-priced medicine?
  - Some medicines are combined into one pill and cost less. Are some of your medicines available that way?
  - Can you get a higher dose of your medicine and split the pills into the correct dose?
  - Can you take a less expensive drug that works well instead of a newer, more expensive one?
- Look into pharmacy discounts to save on prescriptions. Search online or ask your pharmacist or doctor.
- Let your health care team know if you're having trouble paying for your medicine. They may know of programs or coupons that can help cut the cost.

- Most drug companies have a patient assistance program that provides free or low-cost medicine. Search for your medicines on [this site](#) or ask your health care team about available programs.

It pays to shop around—some pharmacies have lower prices on medicine.

## **Save on Supplies**

- Shop around, compare prices, and use rewards programs. For testing strips, make sure to use the correct ones for your meter—they're not mix and match.
- Buy diabetes supplies online and consider buying in bulk, which can be less expensive than buying as needed.
- Ask your doctor or diabetes educator for samples, especially if you're trying a new product.

## **Save on Treatment**

- Stay in your insurance provider's network to keep the cost of doctor appointments as low as possible.
- Think about taking part in a research study, which may provide free care or supplies. Make sure to let your doctor know if you'd like to join a study.
- Ask your doctor to refer you to a [diabetes care and education specialist](#). They often know about discounts and resources you may not be able to find on your own.

## **Save on Healthy Eating**

- Plan meals ahead, only buy ingredients you need, and cook your own food. Packaged or restaurant food is much more expensive.
- Cook large batches and freeze what you don't use right away. Almost any food can be frozen!
- Bring lunch to work instead of buying it—you'll save money and eat healthier too.
- Buy food in bulk, and buy generic instead of higher-priced brands.
- Shop sales and use coupons and rewards cards.

## How Not to Cut Costs

► Taking less insulin than you need is very dangerous and **can even be deadly**. Let your doctor know right away if you're having trouble paying for insulin. [Help](#) is available.

Insulin and prescription medicines cost much more than they did just 10 years ago. When medicine prices go up, people sometimes take less than they need to save money. But not taking medicine as prescribed can cause serious health problems and can end up costing you much more for treatment or even hospitalization as well as lowering your quality of life.

- Don't stop taking medicines you need.
- Don't skip doses.
- Don't split pills that aren't meant to be split.
- Don't share items that enter your skin, such as fingerstick devices or insulin pens. You could get a serious infection.

## Learn More

- [Find a Diabetes Education Program in Your Area](#)
- [Find a Low-Cost Clinic or Pharmacy Near You](#)
- [Prescription Savings Directory](#)

Article Source

Centers for Disease Control (CDC)

Source URL

<https://www.cdc.gov>

Last Reviewed

Monday, December 11, 2023