

Condition Snapshot

Diabetes

Just as insulin helps manage spikes in blood sugar levels, employers can help manage the spike in diabetes by embracing a whole-person health approach.



Definition

- The body's inability to use insulin to keep blood sugar at normal levels

Trend

- 3% year-over-year increase in prevalence among UnitedHealthcare members¹
- 90-95% of those living with diabetes have type 2 diabetes²

Causes³

- Genetics/family history
- Hormonal imbalance
- Lack of physical activity
- Diet
- Obesity

38.1M+

U.S. adults are living with diabetes²

“The United States of America is on track to become the United States of Diabetes. The epidemic of type 2 diabetes and its warning sign, prediabetes, is sweeping across the country.”

Dr. Rhonda Randall

Chief Medical Officer, UnitedHealthcare Employer & Individual

Sticking around






As the seventh-leading cause of death⁴ and a significant health care cost driver, diabetes takes a toll on employees and employers alike.

Who

Most common in:¹



Most prevalent in:⁵

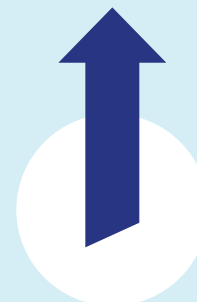
-  **1 West Virginia – 18.2%**
-  **2 Mississippi – 17%**
-  **3 Louisiana – 16.1%**
-  **4 Alabama – 15.7%**
-  **5 South Carolina – 14.9%**

[Find your state →](#)

How

Increases risks of:⁴

- Heart attack
- Stroke
- Blindness
- Kidney failure
- Loss of toes, feet or legs



How much

\$1,093

average cost per member,
per month for employers¹

\$137

average out-of-pocket cost
to members per month¹

\$413B

annual medical and economic
cost of diabetes⁶

Strategies for employers

Employers that take a whole-person approach to their benefits may be able to better support employees living with diabetes while helping control rising health care costs.



Support healthier living: With wellness programs like **UnitedHealthcare Rewards**, employees are incentivized to make healthier choices as they earn rewards for activities like annual wellness visits and biometric screenings that help monitor diabetes.



Encourage preventive care: Annual checkups with a primary care provider (PCP) may help detect the condition sooner, lower risks and support a healthier lifestyle.



Cover at-home screenings: At-home screenings can help monitor an employee's diabetes management, kidney function and more.



Create diabetes-friendly workplaces: Offer healthy meal options, flexible schedules for medical appointments and safe spaces for insulin administration.



Offer continuous glucose monitors (CGMs): When CGMs and blood glucose test strips are covered under an employer's plan at no additional cost, it can encourage regular monitoring and real-time diabetes management.



Offer access to diabetes-specific programs: Programs like Level2® help UnitedHealthcare members living with type 2 diabetes get access to no-cost CGMs while working to lower their average blood glucose and improve their condition.

**Learn how UnitedHealthcare supports
a whole-person health approach >**



¹ UnitedHealthcare book of business, 2024.

² National Diabetes Statistics Report. Centers for Disease Control and Prevention, 2024. Available: <https://www.cdc.gov/diabetes/php/data-research/index.html>.

³ Diabetes. Cleveland Clinic. Available: <https://my.clevelandclinic.org/health/diseases/7104-diabetes>.

⁴ Diabetes. Centers for Disease Control & Prevention, Jan. 15, 2025. Available: <https://www.cdc.gov/nchs/fastats/diabetes.htm>.

⁵ Diabetes in United States. America's Health Rankings, 2023. Available: <https://www.america'shealthrankings.org/explore/measures/Diabetes>.

⁶ New American Diabetes Association Report Finds Annual Costs of Diabetes to be \$412.9 Billion. American Diabetes Association, Nov. 1, 2023. Available: <https://diabetes.org/newsroom/press-releases/new-american-diabetes-association-report-finds-annual-costs-diabetes-be>.

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based

on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.