

Indiana Podiatry Group's Guide to Diabetic Foot Care and Insurance Coverage

Diabetes is a body-wide disease that will affect many different organs. It will also cause numerous conditions involving the foot, some of which may adversely affect one's ability to continue to work or enjoy life's activities. Having regular foot exams by a podiatrist can be vital in the prevention of these conditions, and prompt care when these conditions do arise can be vital to avoid more serious complications that may significantly affect one's lifestyle. Unfortunately, in this changing health care environment, many patients assume that foot care and preventative services are not covered by their insurance. This is simply not true, and should not be a barrier for receiving proper foot care.

All diabetics should have an initial foot evaluation to identify any at-risk areas that could lead to future complications, such as nerve disease, foot deformity, callus formation, or bone prominences. At that time, a schedule of regular foot exams can be set up to provide preventative care depending on the risks identified in the initial evaluation.

Although some university guidelines recommend a scheduled evaluation every 6-12 months, in our experience this is far too infrequent for the average diabetic. Areas that require frequent care (every 2-3 months) include thickened or misshapen nails, corns and calluses (that can lead to wounds and infections), bone prominences or deformity (which can lead to skin wounds), and any patient that has any level of diabetic nerve disease (diabetic neuropathy) or a history of wounds or infection. The scheduled follow-up care will include a comprehensive evaluation, nail and callus care, as well as shoe evaluation and the issuance of protective diabetic shoes if needed. Home foot care and inspection habits will also be reviewed and improved if necessary. Depending on certain health issues, circulation testing may also be scheduled.

Occasionally complications will arise that need more immediate care, such as wounds, injuries, and infections. Prompt care is needed during these situations to avoid long-term problems. An evaluation will be performed, along with the appropriate care which could include wound care, x-rays, or any necessary procedure to correct the problem.

Below you will find a chart that will outline what services are usually covered by various insurers. Keep in mind that this can change from year to year, and varies between individual plans. This information does offer a good general outline of coverage based on our experience. For full benefit information contact your insurer directly.

	Medicare	Medicaid	3rd Party Insurers Private Insurers / Federal
Initial evaluation	Covered 80%, secondary insurance usually picks up rest	Covered	Generally covered-amount varies per plan
Follow-up office visits or new problem evaluations	Covered 80%, secondary insurance usually picks up rest	Only one evaluation allowed per year but we provide care regardless	Generally covered-amount varies per plan
Nail care	Covered 80%, secondary insurance usually picks up rest (some qualification needed)	Covered (some qualification needed)	Usually not covered but we integrate this into our office visit
Callus care	Covered 80%, secondary insurance usually picks up rest (some qualification needed)	Covered (some qualification needed)	Usually not covered but we integrate this into our office visit
Diabetic shoes and inserts	Covered 80%, secondary insurance usually picks up rest (some qualification needed)	Covered (some qualification needed)	Coverage varies between companies
Wound care	Covered 80%, secondary insurance usually picks up rest	Covered	Generally covered-amount varies per plan
Surgeries or in-office procedures / circulation testing	Covered 80%, secondary insurance usually picks up rest	Covered	Generally covered-amount varies per plan