



Key Questions for Employers to Ask Their Health Plan Provider

The National Diabetes Prevention Program (National DPP) lifestyle change program may already be a covered benefit available to your employees or you may be able to negotiate with your health plan provider to offer it. This document provides information about how to talk with your health plan provider, including what questions to ask.

How to Prepare to Talk to Your Health Plan Provider

These questions will help you prepare:

WHO

Who should you talk to?

- Start with the account manager at your health plan.
- If you normally talk with an insurance broker instead of directly with a health plan account manager, your broker can facilitate a conversation with the health plan provider. The health plan account manager may invite other subject matter experts as needed.

WHEN

When should you talk to your health plan provider?

- Talk to your health plan provider several months before you want to launch the National DPP lifestyle change program. You may be able to launch the program before your annual benefit renewal period.
- If your provider doesn't already cover this program, the annual benefit renewal period may be a good time to discuss adding it.

WHAT

Does your health plan offer the National DPP lifestyle change program as a covered benefit?

Medical billing codes for the National DPP lifestyle change program are 0403T for in-person programs and 0488T for online programs. For more information, see [Coding and Billing for the National DPP Lifestyle Change Program](#).

If your health plan offers this benefit, ask for details, such as:

- Eligibility requirements, like blood tests or diagnosis by a doctor.
- In network and out-of-network considerations.
- High deductible health plans.
- Types of coverage offered, such as administrative only vs fully insured.
- Pre-authorization, co-pays, and related issues.

Questions to Ask

If your health plan provider offers the National DPP lifestyle change program as a covered benefit, you'll need the answers to several key questions to help you design and deliver a successful program.

This section provides questions to ask to get the information you need. Some of these questions should be directed to your health plan provider. Some should be directed to the third-party vendor or CDC-recognized organization that you are considering contracting with to deliver the program.

Your health plan provider, third-party administrator, or insurance broker can help you direct your questions to the correct source and get the answers you need.

Questions About Contracting

- Do you use third-party vendors for program delivery and benefits administration?
- Is the contract between the health plan provider and the CDC-recognized organization? Or is it directly between my company and the CDC-recognized organization?
- Will we be able to communicate directly with the vendor? Or do we communicate with the vendor through the health plan provider?

Depending on how the program is structured, the following questions could be answered directly by your health plan provider or by a representative of a third-party vendor or CDC-recognized organization.

Questions About Program Delivery

- Do you have a list of preferred, in-network, CDC-recognized organizations?
 - Do we have to use one of these delivery organizations, or can we use an out-of-network delivery organization?
 - What are the implications of using an out-of-network delivery organization?
- Do any in-network, CDC-recognized organizations offer in-person delivery?
 - If not, what are our options for offering the program in person (for example, through a local CDC-recognized organization)?
- Is virtual delivery covered under medical billing code 0403T?
- Can we demo one or more of the classes offered by the CDC-recognized organizations to understand how our employees will experience the program?



If your health plan provider offers the National DPP lifestyle change program as a covered benefit, then actions related to delivery, payment, and claims processing may be handled by one or more third-party vendors.

For example, your health plan may offer:

- Program delivery through a contractor or a CDC-recognized organization, instead of directly through the health plan.
- Payment and claims processing through a third-party vendor, instead of through the health plan.

CDC-recognized organizations meet the [Diabetes Prevention Recognition Program Standards](#) and have demonstrated their ability to effectively deliver the National DPP lifestyle change program.

Questions About Payment and Claims Processing

- Will you handle the billing and claims process?
- Are there administrative fees or other charges for this service?
- Are there any special considerations if a high deductible health plan is offered?
- What type of payment model does the health plan provider or CDC-recognized organization use?
 - Is the payment model based on specific milestones—like program enrollment, completion of a certain number of classes, or 5% weight loss? Or is it a flat fee structure?
 - Are payments made in response to submitted claims, or are they included in the administrative fee?
 - Is our organization eligible for coverage of the National DPP lifestyle change program?



If your health plan does not have the National DPP lifestyle change program set up as a medical benefit administered through a claims process, you may need to set it up as a wellness offering.

Encourage your health plan provider to work toward claims-based billing, but recognize that it may take time and negotiation to make this change.

Questions About Data Sharing and Reporting

- Will we receive data reports from the health plan provider or directly from the CDC-recognized organization? What type of data can we expect?
- Is there a cost from the health plan provider for sharing data with the CDC-recognized organization?
- What is the CDC-recognized organization's standard process for sharing data? Will it come directly to us or to the health plan provider? Will we have access to the CDC-recognized organization's databases or biannual reports?
- Does the health plan provider or CDC-recognized organization have the appropriate capabilities to report data to CDC and to provide us with standardized reports?
- Does the health plan provider or CDC-recognized organization have processes in place to comply with HIPAA standards and ensure data security?
- Does the health plan provider or CDC-recognized organization aggregate data across multiple employers?



Questions About Employee Participation and Program Success Rates

Eligibility

- How are eligible employees identified?
 - Health plan providers and CDC-recognized organizations may have multiple approaches, like claims-based analysis or predictive modeling. They may also be open to employees self-identifying their eligibility—for example, by providing results from the [Prediabetes Risk Test](#).
- Do you have specific eligibility requirements you use beyond those in the CDC recognition standards?
- Is employee enrollment continuous or only possible at certain times of the year?

Engagement

- Will you or the CDC-recognized organization communicate directly with our employees about the program?
- What are your communication and marketing strategies or options (for example, email, phone, text, or marketing blasts)?
- How do you determine the target audience to receive marketing and communication information about the program?
- What communication and engagement options do you offer for initial rollout and ongoing outreach?

Retention

- What retention strategies or incentives do you recommend for employees who participate in the program?

Success Rates

- If you currently administer the National DPP lifestyle change program for any of the employers you service, how many of these employers offer the program through you, and how long have they been offering it?
- How many total enrollees do you have in the program now? How many have you had since you began offering the program as a covered benefit?
- How do you determine and measure program success (for example, by each milestone achieved or by the percentage of participants who lose at least 5% of their body weight)?

For more information about how to work with health plan providers, third-party administrators, and insurance brokers to provide a National DPP lifestyle change program for your employees, see the [Commercial Health Plans & Employers](#) section of the [National Diabetes Prevention Program Coverage Toolkit](#).

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