

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

- 115.2M estimated number of U.S. adults with prediabetes¹
- 90–95% of those living with diabetes have type 2 diabetes²

Causes²

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

40.1M+

U.S. adults are living with diabetes¹

“The epidemic of type 2 diabetes and its warning sign, prediabetes, is sweeping across the country. With lifestyle modification and clinical support, this can be reversed.”

Dr. Rhonda Randall

Chief Medical Officer, UnitedHealthcare Employer & Individual

Sticking around

As the seventh-leading cause of death³ and a significant health care cost driver, diabetes takes a toll on employees and employers alike.

Who

Most common in:⁴








Males



Baby Boomers
(born between 1946–1964)

Most prevalent in:³

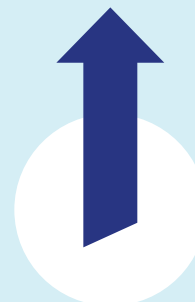
-  **1 West Virginia – 18.4%**
-  **2 Kentucky – 16.2%**
-  **3 Louisiana – 15.4%**
-  **4 Arkansas – 15.3%**
-  **5 Mississippi – 15.2%**

[Find your state →](#)

How

Increases risks of:⁵

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



How much

≈ \$1,045

average per member,
per month cost linked to
members with diabetes⁴

↑ 5%

increase in year-over-year
average cost per member,
per month⁴

\$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: Programs that encourage and even incentivize employees for activities like annual wellness visits and biometric screenings may help them better monitor and manage their diabetes diagnosis.



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



Offer continuous glucose monitors (CGMs): When CGMs and blood glucose test strips are covered under an employer's pharmacy plan at no additional cost for type 2 diabetes, it can encourage regular monitoring and real-time diabetes management.



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



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



Offer access to diabetes-focused 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 National Diabetes Statistics Report. Centers for Disease Control & Prevention, Jan. 21, 2026. Available: <https://www.cdc.gov/diabetes/php/data-research/index.html>.

² Diabetes. Cleveland Clinic. Available: <https://my.clevelandclinic.org/health/diseases/7104-diabetes>.

³ Diabetes in United States. America's Health Rankings, 2023. Available: <https://www.americashealthrankings.org/explore/measures/Diabetes>.

⁴ UnitedHealthcare Employer & Individual self-funded and fully insured data based on claims incurred between Nov. 2024-Oct. 2025, paid through Jan. 2026.

⁵ Diabetes Complications and Risks. American Heart Association. Available: <https://www.heart.org/en/health-topics/diabetes/diabetes-complications-and-risks>. Accessed: April 14, 2026.

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.

Your participation in Level2 Specialty Care is not a guaranty that you will improve your type 2 diabetes, and Level2 does not guaranty any individual any specific results. Please discuss with your doctor whether Level2 is right for you. You have received this information because you may be eligible to participate in Level2 through your current health plan based on the information we have. Participation in Level2 Specialty Care and getting a continuous glucose monitor (CGM) are subject to certain health plan and clinical eligibility criteria. Level2 is available to eligible members of select UnitedHealthcare plans at no additional charge outside of payment of their plan premium. Qualified members are prescribed a CGM when they join Level2 Specialty Care. See program details at mylevel2.com.

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 UnitedHealthCare Services, Inc. or their affiliates.