

Coverage of Glucose Monitoring Devices



Background

Glucose monitoring gives people living with diabetes a more complete picture of their blood sugar levels, which can influence short- and long-term treatment decisions and improve health outcomes. It allows people living with diabetes and their health-care providers to assess glycemic status and adverse effects, and to determine the effectiveness of glucose lowering therapies.

Glucose self-monitoring is necessary for all people with type 1 diabetes and in pregnancy (for those with type 1, type 2 and gestational diabetes), and is recommended for many people with type 2 diabetes. Selection of a glucose monitoring method and system is dependent on individual patient characteristics, obstacles to living well with diabetes and short- and long-term health-related goals. People living with diabetes are advised to speak with their health-care team to determine the type of device that best suits their needs.

Glucose monitoring has the potential to improve blood sugar management and quality of life for people living with diabetes, resulting in physical, social, emotional, and functional benefits. There are three main types of glucose monitoring: (1) capillary blood glucose monitoring (CBG), (2) real-time continuous glucose monitoring (rtCGM), and (3) intermittently-scanned continuous glucose monitoring (isCGM).

CBG uses a drop of blood from a finger prick to get a blood glucose reading using a blood glucose meter or glucometer. Most glucometers are free of charge and easy to obtain in the community from your diabetes education team or centre, from a pharmacy with the purchase of test strips, or directly from the company. They are typically not covered under public plans. The cost of some specialty glucometers may be reimbursed through private insurance plans.

An rtCGM system includes a small disposable glucose sensor with a filament inserted under the skin, often on

the person's stomach or arm. The sensor tests glucose levels every few minutes and sends this information to an attached transmitter and, generally, to a separate receiving device, such as a smart phone or external reader. The readings can then be viewed by the patient, caregiver, or health-care provider, even remotely.

An isCGM system includes a small disposable glucose sensor with a filament inserted under the skin of a person's upper arm. When the sensor is scanned with a separate receiving device, such as a smart phone or external reader, it transmits the glucose reading and information on the most recent eight-hour trend to the reader/app. If the person with diabetes performs at least three sensor scans per day, at approximately eight-hour intervals, the isCGM can record 24-hour glucose profiles.

Different devices are right for different people, and Diabetes Canada's recommendations on device use can help guide a person's decision-making process (1,2). Choosing the right device is a personal decision, based on discussions between the person living with diabetes, their caregivers, and their diabetes health-care team.

Challenges

While coverage of glucose monitoring devices is included in many private insurance plans, public coverage is inconsistent across Canada. The high cost of glucose monitoring devices is a barrier to access for many Canadians living with diabetes, which carry an annual price tag of \$3,500 to \$6,000 for rtCGM and \$2,000 to \$4,000 for isCGM, with supplies costing up to \$400 monthly depending on the device(3). Many obstacles, including administrative barriers, impede people's ability to fully access this coverage. Depending on the province or territory, coverage may be restricted by age, diabetes type, or impose narrow eligibility criteria or limit individual choice. There may also be costs to the individual by way of program premiums, deductibles and/or copays.

Policy Implications

Canadians living in provinces and territories with no coverage, limited coverage, or not meeting eligibility criteria for their provincial/territorial plan must pay out-of-pocket for glucose monitoring devices. For many people, this cost is prohibitive. Restricted access means a lost opportunity for

people with diabetes to enhance their glucose management and reduce their risk of short and long-term complications, and diabetes-specific quality of life and treatment satisfaction.

Recommendations

Diabetes Canada recommends provincial and territorial governments eliminate discrimination based on age and other financial and administrative barriers to access glucose monitoring devices and provide coverage per Diabetes Canada’s recommendations (2). Glucose monitoring supplies must include all products needed to use their monitoring device properly and effectively.¹

Where governments choose to use co-pays and/or means testing, the test criteria must be set at a level which ensures that the cost of caring for diabetes is not a barrier or a burden to the individual. People living with diabetes across Canada should also have access to the education and supports they require that allow them to effectively self-manage their condition.

People living with diabetes across Canada should also have access to the education and support they require that allows them to effectively self-manage their condition with glucose monitoring devices to its full capacity.

References

1. Cheng, A., Feig, D., Ho, J., and Siemens, R. (2021). [Diabetes Canada 2018 Clinical Practice Guidelines Blood Glucose Monitoring in Adults and Children with Diabetes: Update 2021](#). Can J Diabetes, 42(2021), 580-587.
2. [Reimbursement of Intermittently-Scanned and Real-Time Continuous Glucose Monitoring Systems: A Policy Statement](#). Ottawa: Diabetes Canada; 2024.
3. Type 1 Better. (2024). [CGM comparison table](#).

NOTES: Where formal programs exist, links are provided.
Abbreviations: ADP, Assistive Devices Program; NIHB, Non-Insured Health Benefits; ODB, Ontario Drug Benefit; ODSP, Ontario Disability Support Program; RAMQ, Régie de l’assurance maladie du Québec.

Coverage of Glucose Monitoring Devices Across Canada

Province/ Territory	Real-time Continuous Glucose Monitor (rtCGM)	Intermittently-Scanned Continuous Glucose Monitor (isCGM)
<u>Yukon</u>	Coverage for type 1 and type 2 diabetes requiring basal and bolus insulins or insulin pump	Coverage for children and adults aged 2 and up living with type 1 diabetes
Northwest Territories	Coverage for type 1 and type 2 diabetes requiring basal and bolus insulins or insulin pump	Covered on a case-by-case basis
Nunavut	Coverage for type 1 and type 2 diabetes requiring basal and bolus insulins or insulin pump	Covered on a case-by-case basis
<u>British Columbia</u>	Coverage for type 1 and type 2 diabetes requiring basal and bolus insulins or insulin pump who meet criteria for ages 2 and older who meet SA criteria under BC Pharmacare	Coverage for type 1 and type 2 requiring basal and bolus insulins or an insulin pump who meet criteria for ages 4 and older who meet SA criteria under BC Pharmacare
<u>Alberta</u>	For 18 years of age and older, coverage for type 1 or type 2 diabetes requiring ongoing insulin therapy or insulin pump therapy. For 18 years of age and older, coverage for type 1 and type 2 diabetes requiring ongoing insulin pump therapy; OR: -a basal insulin AND a bolus insulin; OR -a premixed insulin. For Albertans 18 years of age and older, Special Authorization is required to obtain coverage for a Medtronic CGM device. Please refer to the Alberta Drug Benefit List for eligibility criteria .	Coverage for type 1 or type 2 diabetes of all ages requiring insulin pump therapy; a basal insulin and a bolus insulin; or a premixed insulin.

Province/ Territory	Real-time Continuous Glucose Monitor (rtCGM)	Intermittently-Scanned Continuous Glucose Monitor (isCGM)
<u>Saskatchewan</u>	Coverage under age 18 type 1 or type 2 diabetes requiring basal and bolus insulins or insulin pump who meet criteria. Coverage for ages 18 to 25 and ages 65 and up using insulin.	Coverage under age 18 type 1 or type 2 diabetes requiring basal and bolus insulins or insulin pump who meet criteria. Coverage for ages 18 to 25 and ages 65 and up using insulin.
<u>Manitoba</u>	Coverage for type 1 and type 2 diabetes of all ages requiring basal and bolus insulins or insulin pump as per rules of MB Pharmacare	Coverage for type 1 and type 2 for all ages requiring basal and bolus insulins or an insulin pump
<u>Ontario</u>	• Coverage by ODSP for eligible clients of all ages living with type 1 diabetes • Coverage by Assistive Devices Program for type 1 diabetes of all ages who meet criteria	Coverage by the Ontario Drug Benefit program for type 1 and type 2 diabetes of all ages requiring any insulin
<u>Québec</u>	Ages 2 and up with type 1 diabetes: full coverage of Dexcom G6 for residents who meet criteria.	Full coverage for the Freestyle Libre sensors for residents 18 years or older who manage diabetes with insulin and meet the specific eligibility criteria.
<u>New Brunswick</u>	Coverage under the Insulin Pump Program for type 1 and type 2 diabetes of all ages requiring basal and bolus insulins or insulin pump who meet criteria	No coverage
<u>Nova Scotia</u>	Coverage for type 1 or type 2 diabetes of all ages requiring basal and bolus insulins or insulin pump who meet criteria	Coverage for type 1 or type 2 diabetes of all ages requiring basal and bolus insulins or insulin pump who meet criteria
<u>Prince Edward Island</u>	• Coverage for type 1 or type 2 diabetes of all ages requiring basal and bolus insulins or insulin pump who meet criteria • Co-pay is calculated based on household income and existence of private insurance with Special Authority approval	• Coverage for type 1 or type 2 diabetes of all ages requiring basal and bolus insulins or insulin pump who meet criteria • Co-pay is calculated based on household income and existence of private insurance with Special Authority approval
<u>Newfoundland & Labrador</u>	Coverage for Continuous Glucose Monitors for those with type 1 diabetes of all ages who meet criteria. Please contact NLCGMP@nlhealthservices.ca with any questions.	No coverage
<u>NIHB</u>	Coverage for continuous glucose monitoring is available for children and adolescents 19 years of age or younger on intensive insulin therapy (administration of short-acting insulin three or more times per day) and all patients with type 1 and 2 diabetes requiring insulin.	Coverage for continuous glucose monitoring is available for children and adolescents 19 years of age or younger on intensive insulin therapy (administration of short-acting insulin three or more times per day) and all patients with type 1 and 2 diabetes requiring insulin.

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