Diabetes Concerns More Than Just Blood Sugar Levels

How diabetes affects driving insurance

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Applications for a driver's license may not specifically mention the word diabetes. But all states ask about medical conditions that might affect an individual's ability to operate a motor vehicle safely. Diabetes falls into this category, as both short- and long-term health problems caused by the blood sugar disorder can impair a motorist's ability to drive.

Individuals with diabetes who experience a temporary drop in their blood sugar levels may become dizzy, irritable, fatigued, jittery, anxious and confused and may suffer from vision loss, seizures and blackouts. Those with more long-term issues controlling their glucose levels face heart attack, stroke, glaucoma and damage to the nerves in their legs and feet. All these symptoms can make it less safe for people with diabetes to drive.

If someone with diabetes—or any medical condition that might interfere with safe driving—lies or omits the truth on a licensing application, their license can be revoked. What's more, insurance companies can deny claims submitted for car accidents related to an individual's illness.

Additionally, people with diabetes who undergo episodic dips in blood sugar levels must also be cleared to drive by a doctor after each incident.

Some experts suggest that drivers with diabetes should not be arbitrarily penalized when these situations arise. "It is important that identification and evaluation processes be appropriate, individualized and based not solely on a diagnosis of diabetes but rather on concrete evidence of actual risk," wrote a team of medical and legal professionals in a position statement for the American Diabetes Association.

A more effective way to decrease diabetes-related auto accidents would be to assess motorists' risk of future problems via their traffic history, the authors recommended.

This would also offer state motor vehicle departments an opportunity to enroll affected drivers in successful intervention programs, such as blood glucose awareness training. Findings show that this eight-week strategy—and similar programs to better anticipate, prevent, recognize and treat

extreme blood glucose events—helps drivers with diabetes make smarter decisions before and after they get behind the wheel.

Doctors who treat people with diabetes can also play a key role. During office visits, health professionals should discuss with patients the effects of low blood sugar levels on driving, blood glucose readings and the steps individuals are taking to keep their blood sugar in check.

The key to encouraging people with diabetes to be safe drivers is “to ensure that patients have knowledge of when it is and is not safe for them to drive,” concluded the medical professionals.

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