

# Why Drivers With Diabetes Should Eat Healthy and Stay Active

Diabetes often creates practical problems for individuals that many overlook, such as the condition's effects on auto insurance rates.

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Diabetes is becoming an increasingly common issue for many people. However, African Americans are more likely than individuals from other races and ethnicities to develop type 2 diabetes. What's more, diabetes is not only a worrisome medical condition, the illness can also have negative effects on other areas of life.

One such issue with diabetes is its impact on automobile insurance rates. In fact, [car insurance for diabetics \(DMII insurance\)](#) can be more difficult and costly to obtain. One reason for this is because individuals with diabetes are more likely to get into a car accident.

The short-term symptoms of high or low blood glucose levels experienced by diabetics can impact driving in a serious way. Diabetes can also interfere with a person's ability to see by causing blurred vision, which obviously can affect their driving. In addition, most diabetics do not check their blood sugar levels before getting behind the wheel which increases the risk of both a blood sugar crash and a car crash.

All of these issues can impact car insurance rates, according to auto insurance experts. Moreover, insurance companies can check someone's medical history prior to extending coverage and having diabetes frequently boosts insurance rates.

Classified as a chronic condition, diabetes occurs when blood glucose levels are higher than normal. Carbohydrates are broken down into glucose after digestion and are the body's preferred source of energy.

However, when someone has diabetes this means that the glucose needed for energy cannot enter the cells and instead builds up in the bloodstream.

Blood glucose levels rise after consuming carbohydrates, sugars that come in two main forms simple and complex—also called simple sugars and starches. Foods with fiber and complex carbohydrates tend to cause less of a spike in blood glucose after eating, and foods with simple carbohydrates tend to cause more of a spike in glucose levels after eating.

Many risk factors make African Americans more susceptible to developing type 2 diabetes. Biological risk factors such as body mass index, waist measurement, fasting blood glucose levels, cholesterol levels, and blood pressure are all reasons why African Americans face a higher risk of developing type 2 diabetes.

## Types of Diabetes

There are different types of diabetes with differing risk factors and treatment. These different types are type 1, type 2, prediabetes, and gestational diabetes.

Type 1 diabetes is an autoimmune disease usually diagnosed in the teenage years. This condition occurs when the insulin-producing cells in the pancreas have been damaged and are unable to produce insulin. Type 1 diabetes requires regular injections of insulin—a hormone that regulates blood sugar levels and allows the body to use or store carbohydrates for energy—to treat and manage the illness.

Type 2 diabetes can be diagnosed at any age and is when the body produces insulin, but the cells are not responding to insulin. This is called insulin resistance and requires medication and diet changes to manage blood glucose levels. Being overweight and being sedentary are the two biggest risk factors for type 2 diabetes.

**Prediabetes** is when blood glucose levels are higher than normal but not high enough to be diagnosed as diabetes. If individuals with prediabetes can start eating healthier, exercising regularly, and manage weight then they may delay or prevent type 2 diabetes from occurring.

Gestational diabetes is diabetes during pregnancy. This type of diabetes typically goes away after the baby is born but can also make women at higher risk for type 2 diabetes later in life.

## Diabetes Issues

There is no cure for diabetes, so it requires daily self-management for the rest of your life. Self-management means checking blood glucose levels regularly, eating a healthy diet, being physically active, managing stress, and seeing healthcare providers regularly.

Individuals who manage type 2 diabetes by living a healthy lifestyle may be able to work with health care providers to lessen the reliance on medication as treatment. That involves managing blood glucose levels by eating a healthy diet, losing excess weight, and being physically active.

Diabetes also makes you at higher risk for other chronic conditions like heart disease, high blood pressure, and high cholesterol. Complications from poorly managed diabetes include nerve damage, kidney damage, amputations, and blindness.

Unfortunately, current research shows that non-Hispanic blacks are more likely to develop end stage renal disease and to be hospitalized with lower leg amputations when compared to non-Hispanic whites. African Americans are also more likely to die from diabetes than non-Hispanic whites.

# Preventing Diabetes

There are strategies and tips that can help prevent diabetes from occurring. Even if you are at a higher risk for developing type 2 diabetes, there are steps you can take to lower your risk, according to Melissa Morris, a certified exercise physiologist, nutritionist and educator at the University of Tampa in Florida. Morris also writes about the effects of health on auto insurance rates and conducts research on the subject.

Participate in regular physical activity. This is one of the best things you can do to prevent diabetes. The 2018 Physical Activity guidelines recommend 150 minutes of cardiorespiratory endurance or aerobic activity and at least two sessions of muscle-strengthening exercises weekly.

Even if you get less exercise than the 2018 guidelines, any amount of physical activity is helpful. Even a short daily walk can improve your health. Try to incorporate some physical activity into your daily routine and ask friends and family to join in on the fun.

Cut back on added sugar. Candy, desserts, and [sugary beverages](#) provide no nutritional value and can increase risk for developing Type 2 diabetes. These foods and drinks can also contribute to weight gain and inflammation in the body. Being overweight is also a major risk factor for Type 2 diabetes.

Instead of eating dessert or candy after dinner, reach for a piece of fruit. Drink water, unsweetened tea, or black coffee instead of soda and sugary coffee drinks.

Eat high-fiber foods. Fiber keeps blood glucose levels to be steady, helps give a feeling of fullness, and lowers cholesterol levels. Fiber is abundant in fruits, vegetables, beans, whole grains, nuts, and some soy products.

Adapt to a more plant-based diet. According to some research, a plant-based or [Mediterranean diet](#) may reduce the risk of developing type 2 diabetes. The Mediterranean diet focuses on fruits, vegetables, grains, beans, fish, seafood, limited red meat, limited added sugar, and healthy fats, such as olive oil.

Stop smoking. If you are a smoker, quit. Not only does smoking make you more at risk for developing type 2 diabetes, puffing on cigarettes also increases your risk for developing other chronic diseases. Smoking causes inflammation in the body and creates oxidative stress, which is linked to diabetes and other conditions. Nicotine can also make insulin less effective.

## Managing Diabetes

For those who have already been diagnosed with diabetes, there are strategies that can be used to effectively control this condition. Complications from diabetes can be prevented or delayed with proper self-management.

Spread carbohydrate consumption throughout the day. One common myth is that those with diabetes cannot eat carbohydrates or sugar. This is simply not true. But diabetics should spread carbohydrate consumption throughout all meals and snacks to keep blood glucose levels fairly consistent throughout the day.

Focus on fruits, veggies, beans, lean protein, low-fat dairy and whole grains. These foods are high

in nutrients, including fiber, protein, vitamins, minerals and antioxidants for good health. These options are less processed, lower in calories and help to meet your nutritional needs while keeping their weight in check.

Fruits, vegetables, beans, nuts, and whole grains also contain fiber, which causes less of a spike in blood glucose after eating. These foods should deliver the bulk of the carbohydrates in your diet.

See health care providers regularly. This includes visits to primary care physicians and any other specialists, such as endocrinologists for diabetes care; ophthalmologists or optometrists for vision and eye care; podiatrists to care for the feet; and a doctor of internal medicine for other concerns.

Exercise consistently. Regular physical activity is not only important to prevent type 2 diabetes, it is also important to help manage type 2 diabetes.

Regulate blood glucose levels. Diabetes causes high and low blood sugar levels from time to time. The goal should be to regulate blood glucose levels as best as possible by spreading out carbohydrate consumption, checking glucose levels regularly, taking medications and using insulin as needed.

Keeping blood glucose levels from fluctuating greatly reduces the risk of complications from diabetes and may prevent or delay these problems from occurring.

Don't forget about your mental health. Diabetes can be a difficult diagnosis to handle and is a chronic condition that requires daily self-management. Both of these aspects of the condition can lead to mental health issues in those living with diabetes.

Engaging in relaxation techniques, mindfulness and yoga, as well as participating in counseling and spiritual practices, can also help to improve mental health.

Preventing and managing diabetes is not only important for your own health but also for safe driving for yourself and other drivers. It's critical to check blood glucose levels regularly and listen to your body when it comes to health and safety for drivers, Morris stresses.