

DME Options and Insurance Coverage

LEARN IDAHO
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What is DME?

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- DME stands for Durable Medical Equipment. The Social Security Administration describes Durable Medical Equipment as “equipment which can withstand repeated use and is primarily used to serve a medical purpose.”
 - This can be hospital beds, wheelchairs, oxygen concentrators, etc.
 - Insurance coverage is dependent on the equipment and your insurance provider’s guidelines.

Insurance abbreviations and phrases

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- Rx: prescription
 - Dx: diagnosis
 - CN: chart notes
 - O2: oxygen
 - Covered $\neq$ paid for. You will likely still have either a deductible or a co-insurance (usually 20%) that is patient due.
 - Chart notes: documentation from the visit with the prescribing physician. This is where the doctor can document the reasons *why* the patient needs the equipment they are prescribing.
 - Capped rental: equipment that is rented for a certain period, then is considered patient owned.

A photograph of a man and a woman outdoors. The woman is seated in a black manual wheelchair, facing slightly to the right. She has long dark hair and is wearing a light blue long-sleeved shirt. The man is kneeling on the ground to her right, facing her. He is wearing a white t-shirt under a blue denim jacket and blue jeans. He is holding the wheelchair's frame with both hands, appearing to assist or stabilize it. The background is a blurred outdoor setting with trees and a paved path. The overall tone is soft and supportive.

Wheelchairs and Transport chairs

Wheelchairs

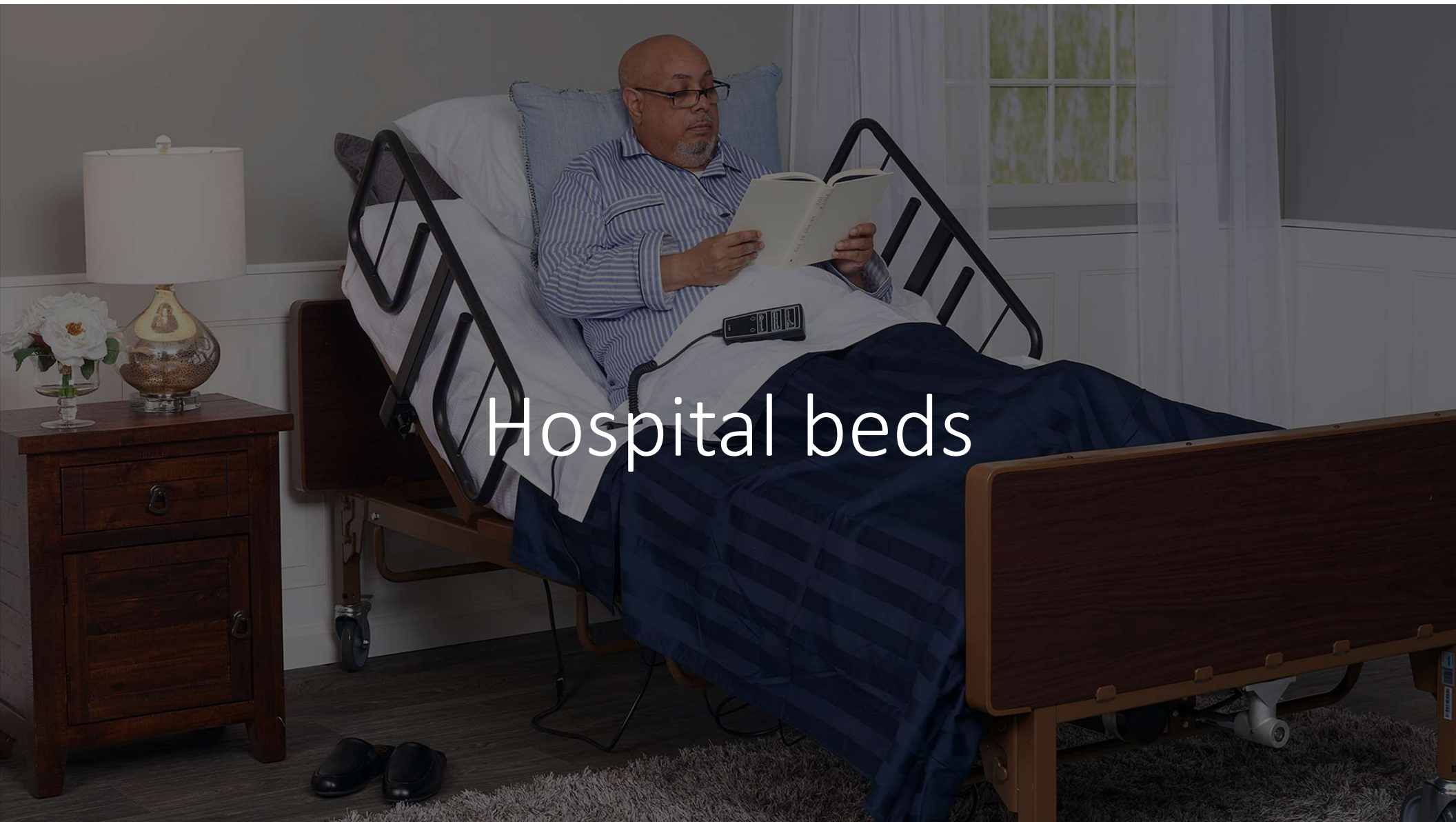
- The user can propel themselves using the large wheel rails.
- Weight: around 35 lbs
- Purchase price: starts at \$350
- Medicare: 13-month capped rental.
- Medicaid: 10-month capped rental
- Chart notes must state that the chair is needed in the home to perform activities for daily living. (MRADL) Chart notes must also rule out the ability to use a walker or cane for those activities.
- Insurance will only cover 1 mobility aid every 5 years.



Transport chairs

- The user cannot self propel, they must have a caregiver push them.
- The caregiver must lock the wheels, the patient can't reach.
- They are more lightweight and transportable than a standard wheelchair.
- Weight: around 19 lbs.
- Purchase price: starts at \$250
- This is a purchase item, and rarely covered by insurance.





Hospital beds

Semi electric hospital bed

- 2 remote functions: Head, and foot
- Rents for \$170/month or Medicare allowable if eligible.
- Medicare: 13-month capped rental.
- Medicaid: 10-month capped rental.
- Chart notes must state the patient needs an immediate change in position due to a related diagnosis. They may also state that the patient needs elevation of head and feet for a related diagnosis.



Full electric hospital bed

- 3 remote functions: Head, foot, and lift
- Rents for \$225/month or Medicare allowable if eligible.
- Medicaid requires a prior authorization. It is usually non-covered. 10-month capped rental when it is.
- Medicare: The full electric model is considered an upgrade; insurance will only participate in the cost of the semi-electric bed. Out of pocket enhancement fee is typically around \$56 a month.



Walkers



Front Wheeled Walkers

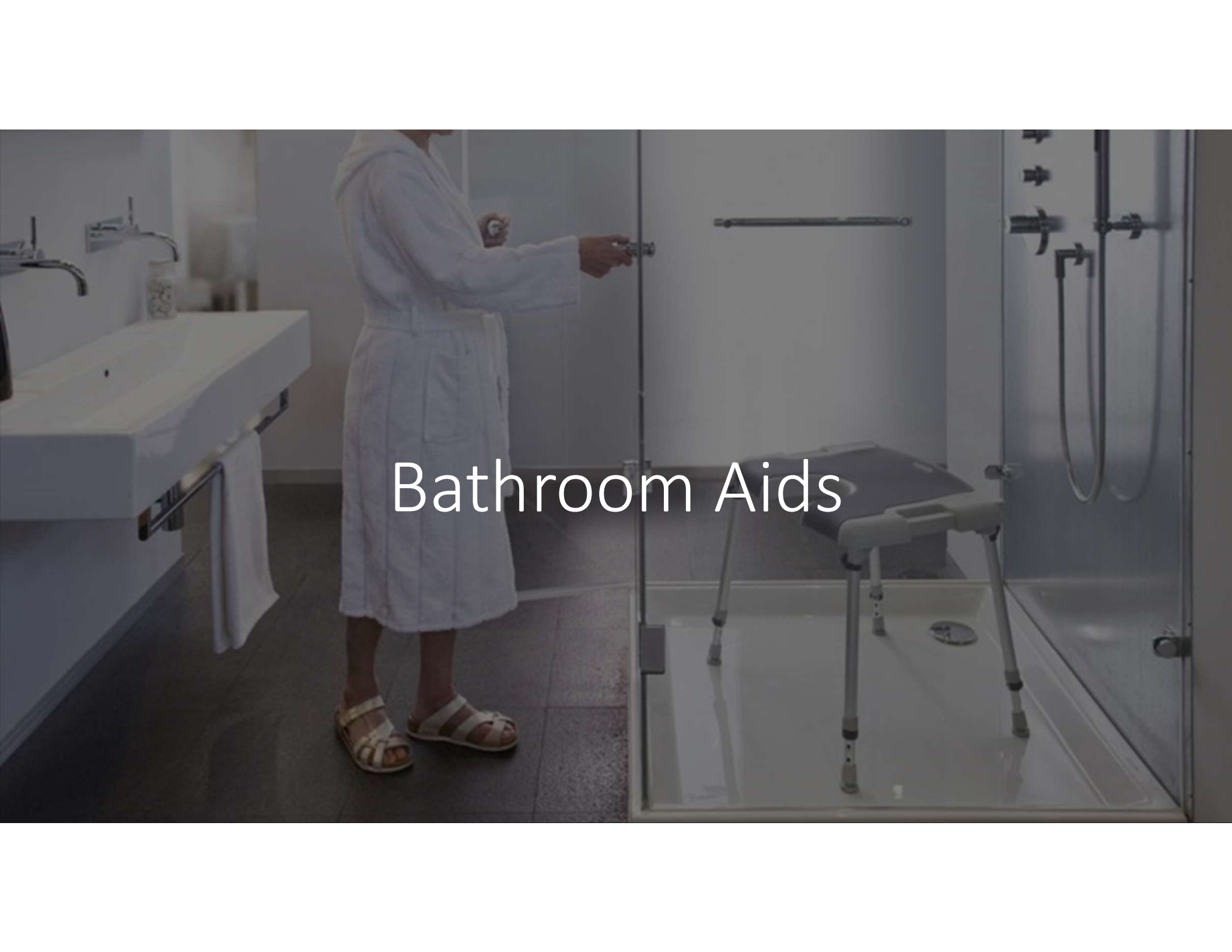
- Easily transportable
- They can have different glide caps for the back legs.
- 300 lb. capacity
- Weight: 8.5 lbs.
- Standard size fits patients 5'4" to 6'2"
- Purchase Price: Around \$64.90
- Medicare and Medicaid: purchase item
- Need chart notes from a face-to-face visit with a physician discussing the need for a walker.



Four Wheeled Walkers



- Have a seat with storage and locking brakes for rear wheels.
- 300 lb. capacity
- Weighs 17 lbs.
- Standard size fits 5'3" – 6'1"
- Purchase price: \$105 - \$300
- Medicare: purchase item. Deluxe models will have an out of pocket enhancement fee, even if insurance participates.
- Medicaid: Limited to basic four wheeled walker.



Bathroom Aids

Shower Chairs and Transfer Benches



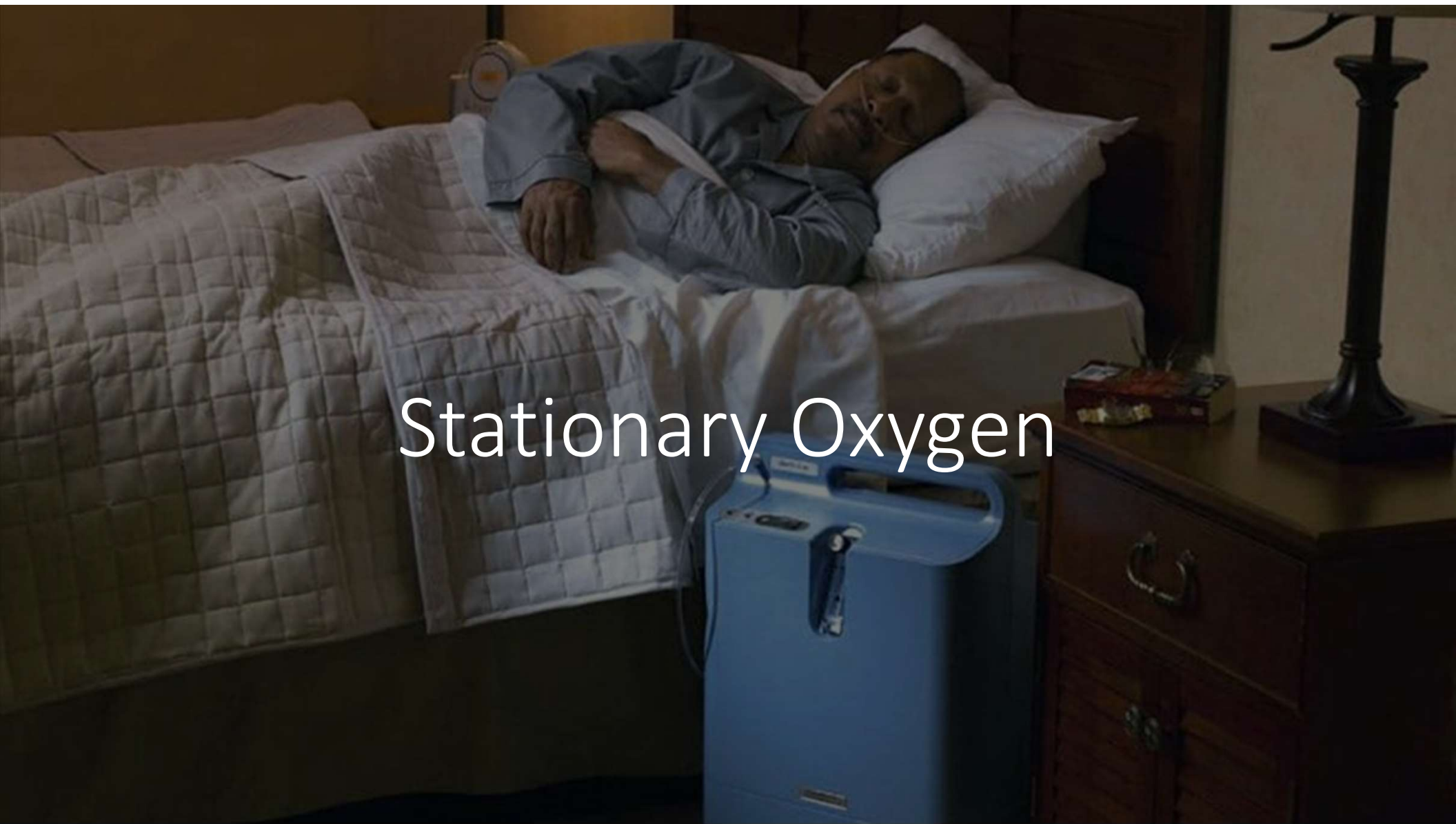
- A shower chair is a waterproof chair that sits in the tub or shower area. It can have a back and/or armrests.
- A transfer bench is like a shower chair, but part of the bench is outside of the tub. This makes transferring in and out of the tub easier for the user.
- Shower chair price: \$60 - \$100
- Transfer bench price: \$150 - \$200
- Bathroom aids are statutorily not covered by Medicare.
- Medicaid will participate in coverage for shower chairs, but options are limited.

Toilet Seat Risers and Commodes



- Toilet seat risers increase the height of the seat, making it safer and easier for the user to sit down and stand up.
- Commodes are semi-portable toilets.
- Toilet seat riser purchase price: \$50 - \$90
- Commode purchase price: around \$140
- Toilet seat risers are statutorily not covered by Medicare or Medicaid.
- Commodes are a purchase item through insurance. Chart notes must indicate that the patient is confined to one room OR the patient has no facility in the home or on the floor.

Stationary Oxygen



Oxygen Insurance Coverage Requirements

- Qualifying testing:
 - Room Air at rest: O2 Saturation $\leq 88\%$
 - **OR**
 - 1. Room air at rest: O2 Saturation $> 88\%$
 - 2. Room Air while exercising: O2 Saturation $\leq 88\%$
 - 3. Using O2 while exercising: O2 Saturation improved from test 2.
 - **OR**
 - Sleep Oximetry: O2 Saturation $\leq 88\%$ for 5 minutes. (Nocturnal o2 only, not portable)
- RX must have a diagnosis and a liter flow.
 - If the equipment is a POC, the RX must state "pulse dose approved"
- CN must document need for O2 due to a heart or lung condition.
- "Alternative treatment measures have been tried and deemed ineffective"
- Medicare and Medicaid have a 5-year contracted rental cycle. We bill for 3 years, then it goes into a 2 year "maintenance phase". We can then start the 5-year insurance cycle over again.

Oxygen Concentrators

- Plugs into an outlet and uses electricity to generate concentrated oxygen from the air around it.
- For use when sleeping or staying home.
- Continuous liter flow from 1-5 lpm.
- There are higher flow concentrators that can go up to 10 lpm.
- These are scheduled to be serviced once a year.



Liquid Oxygen Reservoir

- Oxygen changes into a liquid state at -361.82° F. These units store liquid oxygen, then slowly warm it to a gaseous state again before delivering it to the user.
- They don't use electricity, but they do need to be filled by our liquid oxygen delivery drivers.
- Long lasting portable oxygen units that can be filled off the top of the reservoir.
- On continuous 2LPM, a full reservoir will last almost 14 days.
- On continuous 2LPM, a full portable unit will last 6-8 hours. It weighs 5.6-8.7 lbs. depending on the model.



Portable Oxygen



Portable Oxygen Tanks



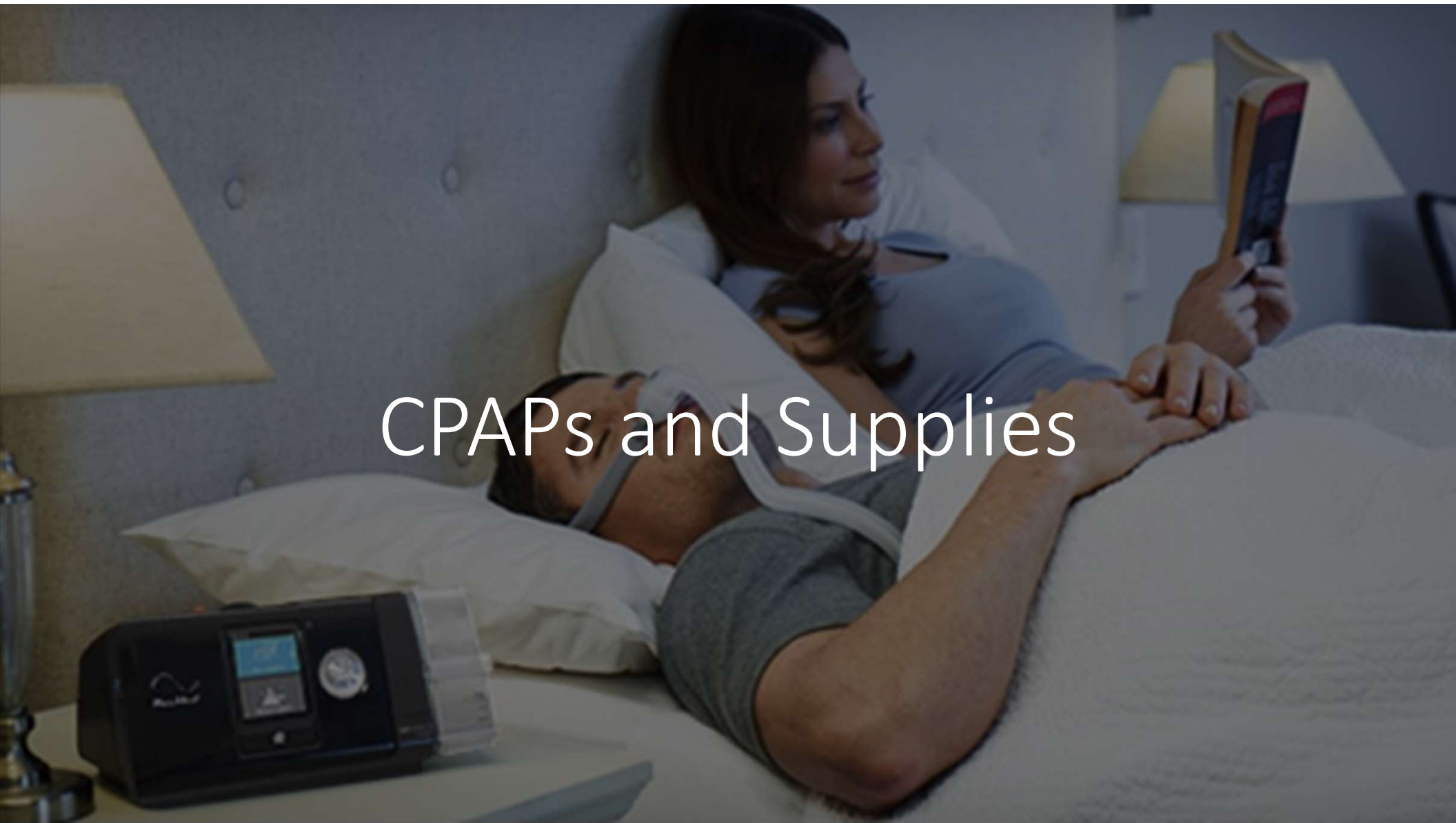
- Oxygen tanks are filled with gaseous oxygen and come in different sizes.
- After they run out, they need to be exchanged for full tanks.
- We bill insurance for the regulator as a rental, all tanks are included.
- E tank:
 - 2 LPM cont = 4 hrs.
 - 2LPM pulse dose: 17 hrs
 - Weight: about 8 lbs
- M6 tank:
 - 2 LPM cont = 1hr
 - 2LPM pulse dose: 4 hrs
 - Weight: about 3lbs

Portable Oxygen Concentrators



- Portable oxygen concentrators (POCs) work like the stationary concentrator, but they have a chargeable battery.
- POCs are unable to run a continuous flow of oxygen. They are pulse dose only, must be on the RX.
- Limited availability, the patient will probably be on a waitlist to receive one.
- Unavailable for oxygen patients more than 1 year into the 5-year cycle
- On 2LPM, a fully charged POC will last 3-4 hours.
Weight: 5-7 lbs

CPAPs and Supplies



CPAP Machines

- Used to treat Obstructive Sleep Apnea.
- Stock is limited, patient will likely be on a 4-8 week waitlist.
- Must have an RX in order to dispense.
- Purchase price: \$800-\$1200
- Medicare: 13-month capped rental.
- Medicaid: 10-month capped rental
- Compliance: Must wear CPAP for about 4 hours a night for 70% of a consecutive 30 out of the first 90 nights.
- Chart notes must have an AHI or REI score generated from either an in-lab or at-home sleep study.



		HUMIDIFIER	HEATED TUBE	Cellular Modem	
ResMed Airsense 10		✓	✓	✗	
React Medical G3		✓	✓	✓	
React Medical Luna II		✓	✗	✓	

CPAP Supplies

- Two kinds of CPAP Supplies: mask specific and machine specific.
- Mask supplies can be used with any CPAP machine, but they must match each other.
- Machine supplies are meant for a specific CPAP machine.
- Medicare allows up to a 3-month supply at a time.
- Cigna and Medicaid allows a 1-month supply only.
- Must have 1 year renewal documentation of continued need for equipment from a face-to-face visit with physician.



Item Description	Replacement Allowance
Nasal/Full Face Mask Frame	1 every 3 months
Nasal/Pillow Cushions	2 per month
Full Face Cushion	1 per month
Pap Tubing	1 per 3 months
Disposable Filter	2 per month
Non-Disposable Filter	1 per 6 months
Headgear	1 per 6 months
Humidifier Chamber	1 per 6 months



Miscellaneous DME



Hoyer Patient Lifts

- Used by the caregiver for transferring the patient.
- Rental price: \$110/month
- Medicare: 13-month capped rental.
- Medicaid: 10-month capped rental
- Chart notes must document that the patient would be confined to a bed without a patient lift.

Lift Chairs



- Electric recliner that can tilt up to help the user stand out of the chair.
- Has many different options for fabrics, functions, even heated and massaging options.
- Cost varies: \$900 - \$3500
- Rarely covered by insurance. Insurance will only pay for the lifting mechanism (about \$327), not the whole chair.
- For coverage, must have a diagnosis of neurological disorder, or severe arthritis of the hip or knees. Chart notes must state that the patient cannot get out of any chair in the home without assistance but can ambulate once standing.

Alternating Pressure Pad

- Helps alleviate and prevent pressure sores.
- A less expensive alternative to a low air loss mattress.
- The overlay is a purchase item, the pump is a rental.
- Pad: \$50
- Rental for pump: \$36/month





Questions