

# Durable Medical Equipment and Supplies



HIAC-h14

Some children with special health needs require durable medical equipment (DME) and medical supplies as part of their treatment. Paying for DME and supplies can be expensive. Health plans may pay for some DME and supplies, but the coverage may be confusing.

## Your rights

**Written information.** Your health plan must tell you in writing about its coverage of DME. You must be given the following information:

1. a general description of coverage and level of coverage available
2. required prior authorization procedures for DME
3. the address and telephone number of a health plan representative who can provide you information verbally, or in writing on request, about prior authorization and limitations and exclusions for DME

**Exclusions.** HMOs may not exclude coverage for DME, orthotics, prosthetics, or nondurable medical supplies, but they may place limitations on the coverage. This means that DME benefits may be subject to lifetime limits or that you may have to meet prior authorization and payment requirements.

**Limitations.** Your health plan cannot limit coverage only to DME used in your home.

## Strategies for ensuring coverage

**Read your benefit plan.** Find out what DME benefits your child is entitled to *before* you need them. Check to find out whether you have to get prior authorization, meet a deductible, or pay a copayment.

**Prior authorization.** Start the prior authorization process as soon as possible. Your health plan contract should clearly explain the process and provide a telephone number for you to call to begin the process. You can also ask your physician to call the health plan on your child's behalf.

**Make your child's physician your ally.** Ask your doctor to write a letter to your health plan explaining why a device is "medically necessary."

**If your request is denied, ask for the denial in writing.** Find out who denied it and ask about that person's relevant qualifications. Ask what standards of care the health plan used in denying your request.