

## MEDICAL EQUIPMENT SUPPLIERS AND MEDICARE

Medical equipment and supplies cover a vast range of tools and products for hospitals, health care facilities and homes. Medicare helps pay for certain kinds of medical equipment you may need. However, Medicare rules for coverage are strict and can be confusing. In order to be covered by Medicare, medical equipment must be:

- Able to withstand repeated use.
- Primarily and customarily used to serve a medical purpose.
- Generally not useful for people without an illness or injury.
- Appropriate for use in the home.
- Likely to last for three years or more.
- Provided by specific suppliers that are approved by Medicare.
- Medically necessary for you.

### Some examples of this equipment are:

Walkers, wheelchairs, power scooters, monitoring systems, glucose meters, pumps, thermometers, syringes, blood processing devices, specialty bags, wound care, commodes, mobility ramps, bath benches, along with such medical supplies as catheters, adult diapers and latex gloves, prosthetics, orthotics and certain supplies, hospital beds, home oxygen equipment, diabetes self-testing equipment (and supplies), certain nebulizers, and their medications (non-disposable).

### Who's eligible?

All people with Part B are covered.

\*Additional rules apply for Medicare coverage of wheelchairs and scooters.

### What's not covered by Medicare?

In most cases, Medicare does not cover medical supplies that are generally used and thrown away, such as catheters. However, Medicare will cover certain medical supplies, like lancets and test strips for diabetes. Some diabetes supplies are also covered under Medicare Part D. Furthermore, if you qualify for Medicare home health care, Medicare may cover certain disposable supplies, such as intravenous supplies, gauze or catheters.

---



### **What will this cost you?**

In general, if you are enrolled in Medicare Part B, you will pay 20% coinsurance on the approved Medicare amount after you have met your annual Part B deductible (unless you have a Medicare Supplement which would cover this coinsurance).

### **What Providers Can I Receive Medical Equipment from?**

Medicare will only cover your medical equipment if your doctors and equipment suppliers are enrolled in Medicare. Doctors and suppliers have to meet strict standards to enroll and stay enrolled in Medicare. If your doctors or suppliers aren't enrolled, Medicare won't pay the claims submitted by them.

If suppliers are participating suppliers, they must accept assignment. If suppliers are enrolled in Medicare but aren't "participating," they may choose not to accept assignment\*. A Medicare-approved provider who does not want to participate can charge more than the Medicare-approved amount. However, they cannot charge more than 15 percent above the approved rate.

\*In this scenario, they may also ask you to pay the entire bill when you pick up your order. In this situation, Medicare will send the reimbursement directly to you. However, be prepared to wait, as it may take a couple months to receive payment. If you receive your Medicare coverage through a Medicare Advantage Plan (HMO or PPO), it is likely that the plan will have its own rules for equipment purchases.

---