Securing Funding for Durable Medical Equipment

When obtaining durable medical equipment prescribed by a physician — including wheelchairs, ventilators, leg braces and more — an important first step is to determine whether the item is covered by insurance.

Here are some important recommendations:

• Know what your insurance plan does and does not cover, and whether any deductibles or co-pays apply.
• Consult a physical therapist who is knowledgeable in the area of neuromuscular disease before purchasing equipment on your own. A consultation with a PT/OT will help ensure that any equipment you purchase will meet your current needs, as well as other needs that may arise as the disease progresses.
  - For example, when making decisions about equipment purchases, an evaluation with a PT will help you take into account special options on manual and power wheelchairs that will accommodate growth changes, as well as changes in the household or vehicle.
  - It’s important that positioning and mobility equipment fits your physical needs and your lifestyle. Having the proper equipment may help slow musculoskeletal changes — such as scoliosis and contractures — by providing the appropriate supports for your body.
• Using secondhand or used equipment may help save money, but first consult a physical therapist at the MDA clinic to ensure that the item is appropriate for your current and future medical needs.
• Some insurance companies only assist with the purchase of durable medical equipment (such as wheelchairs) once every five years. If such a stipulation applies to your coverage, it’s helpful to be strategic about when to tap into this benefit for more costly items. For example, if a manual wheelchair is needed today, but you anticipate needing a power wheelchair within five years, consider tapping into other funding sources to preserve insurance coverage for the power wheelchair.
  - Discuss your short-term and long-term life goals and needs with your physician and physical therapist so they can help you prioritize equipment needs efficiently by managing and using local resources.

More information to consider

MDA’s national equipment program has a variety of donated items available for use. Contact your local MDA office for information.

• If you’re traveling, available items also may be requested from MDA offices serving the area of your destination. Call the MDA office nearest to your destination, and work with the local staff to find out if the equipment you need is available and to set up loan dates.
• Discuss your travel plans with your local physical therapist to get recommendations for loaner equipment that will make your trip safer and more enjoyable. These recommendations may differ based on your mode of travel (e.g., plane, car, train, etc.).
• MDA’s equipment program offers financial assistance toward the repairs of wheelchairs, leg braces and other medical equipment. To request such assistance, it’s important to contact your local MDA office before repairs are completed.
• Know what your insurance covers so you can find a device that meets your insurance’s criteria. Insurance companies may specify brands of equipment and the actual vendor (commonly referred to as “preferred providers” or “in network providers”) that you must work with in order to receive coverage. Insurance companies may require specific documentation in order to cover particular items, or they may only cover very basic items and not modifications (such as elevating seats and gel cushions on power wheelchairs).
- Remember to get insurance authorization before ordering equipment. You do not want to be stuck with the bill if the insurance company denies your equipment request. Some durable medical equipment (DME) providers may suggest ordering equipment prior to authorization as a means to save time. Always remember that if the deal seems too good to be true, it probably is — read the fine print carefully.

• Some insurance companies may have a lifetime cap on medical equipment, so be aware of the limitations of your medical insurance coverage before you begin to order equipment. And, be prepared to seek additional equipment funding resources.

• Insurance companies may require extensive documentation by your clinic physician and/or physical therapist, or they may require you to see and be evaluated by a different type of physician in order to cover the equipment. It will save you time and money to be evaluated by a physical therapist or physician who is knowledgeable of neuromuscular disease and equipment. Most insurance companies will require a letter of medical necessity from your clinicians, and many clinicians are only willing to fulfill this request if they have performed the equipment evaluation.

• Local MDA offices, as well as physical therapists/occupational therapists, often maintain listings and information about local durable medical equipment providers.

Funding resources and more information

Insurance
• Private medical insurance
• Medicare
• Medicaid
  - SCHIP
  - Veterans Affairs

Assistive technology resources
Here's a list of organizations and funding resources that are dedicated to making assistive technology devices and services more accessible and available for people with disabilities and their families.

• MDA equipment assistance
• State Assistive Technology Act programs
  - Short-term loan programs
  - State-by-state program directory
• State vocational rehabilitation agencies
  - State-by-state directory
• Ask the social worker at your MDA clinic whether the hospital or rehabilitation department at the local MDA clinic may have special funds or grants for durable medical equipment.
• Also consult the National Dissemination Center for Children with Disabilities' Information About Assistive Technology resources list.

For additional references visit us on mda.org/Tips_for_Success