

### Where to Start Looking for Funding?

#### Traditional Vs Alternative Funding Sources

There are many ways to fund your wheelchair. There are traditional funding options, such as Medicare, Medicaid and private insurance. And, if traditional funding will not work for you, there are also alternative funding sources, such as community organizations.

#### Explore Your Coverage

The first step to discovering how you will pay for your wheelchair is to explore your current coverage.

#### You may have coverage from any of the following traditional sources:

- Private Insurance
- Medicare
- State Medicaid
- Department of Veterans Affairs (VA)
- Secondary Insurance
- Cash

#### Follow the steps below to become aware of what your insurance company's benefits are:

1. Find your insurance company's benefit handbook.
2. If you have misplaced your handbook you may be able to view it online through your insurer's website or call and request a new handbook.
3. Call the insurance company with your member ID in hand. Your member number is on your insurance card and may be listed on past bills. They need this information to answer specific questions about your policy.
4. Find out what your insurance company says about wheelchairs by asking lots of questions such as the ones below.
  - What paperwork is required for your coverage?
  - What is your co-pay?
  - What is their DME coverage? (durable medical equipment) (is there a certain amount they will pay for DME?)
  - Will they pay for some equipment and not others?
  - What is their definition of medical necessity?
5. Don't hesitate to ask for more information or to speak with someone else if you do not understand the information you are getting.

#### Private Insurance

Private insurance companies are typically for-profit organizations. Each company develops their own policies and regulations regarding durable medical equipment (DME) coverage. That is what can make the funding process so confusing. It is essential you find out what your insurance company has stated in writing regarding coverage of wheelchairs. *It is up to you to know about your insurance plan. Remember, knowledge is power.*

#### Some common private insurance companies are:

- [Anthem BlueCross BlueShield](#)
- [Aetna](#)
- [Cigna](#)
- [Humana](#)
- [United Healthcare](#)

### Medicare

**Medicare** is a federal program administered by the Centers for Medicare and Medicaid Services (CMS). CMS dictates the guidelines by which a wheelchair or any other durable medical equipment (DME) is funded under the Medicare program.

#### Medicare Paperwork Requirements:

The "proof" of eligibility for any mobility device must be addressed in the documentation that is submitted to Medicare for reimbursement. The required documents are as follows:

- Physician's written order
- Chart notes from the physician's face-to-face examination with you (see below)
- Home assessment (performed on-site)
- Specialty evaluation by the therapist (OT or PT), if needed
- Attestation that the supplier and therapist have no financial relationship
- The supplier's (ATP's) documentation, if applicable
- Detailed product description (from the supplier)
- First month purchase option letter, if applicable
- Delivery ticket
- Additional documents as needed, such as an Advanced Beneficiary Notice

### State Medicaid

**Medicaid** is a state run program, which is subsidized, or partially paid for, with federal funds. Individual state Medicaid programs must follow a basic foundation of federally mandated DME coverage rules, but beyond this the states have some freedom to develop their own programs, policies and coverage criteria. You can find out information about your state's Medicaid program, including enrollment data and link's to individual state's sites, at the [Medicaid website \(http://www.medicaid.gov/Medicaid-CHIP-Program-Information/By-State/By-State.html\)](http://www.medicaid.gov/Medicaid-CHIP-Program-Information/By-State/By-State.html).

### Department of Veterans Affairs (VA)

The [Veteran's Administration \(VA\) \(http://www.va.gov\)](http://www.va.gov) Hospitals offer excellent service and benefits for those who qualify to be in the system. The qualification requirements are specific and can be found at the [US Department of Veterans Affairs](#).

To enroll in the VA system, simply do one of the following:

- Contact the Enrollment Coordinator for your local VA Health Care Facility
- Contact a National or State Veteran's Service Organization (examples: DAV, AMVETS, PVA) Go to [www.va.gov](http://www.va.gov) and complete the 10-10EZ form online

### Secondary Insurance

Secondary insurance gives you more insurance coverage on top of your main or 'primary' coverage. This secondary insurance is usually through a different company than your primary insurance coverage. Secondary insurance coverage supplements your existing policies and can cover gaps in your main insurance. In some case the secondary insurance will pay for your primary insurance company's deductible or co-payment. For example, you may have Medicare and AARP or United Healthcare as a secondary. If you have secondary insurance, don't forget to check with that company regarding their policies as a secondary insurer as well as your primary insurer.