



Durable Medical Equipment



Getting Medicare right

LOCAL HELP FOR PEOPLE WITH MEDICARE

DME Requirements

Durable medical equipment (DME) is equipment that helps you complete your daily activities. DME includes items such as walkers, wheelchairs, certain diabetes supplies, and oxygen tanks. Medicare usually only covers DME that is prescribed by your doctor and is:

- Durable, meaning you can use it again;
- Designed to help a medical condition or injury;
- Appropriate for use in the home, although you can also use it outside the home;
- Likely to last for three years or more.

DME Costs

DME may be purchased or rented. In some cases, you have a choice.

- **If you have Original Medicare:** Medicare will usually cover 80 percent of the cost of your DME as long as you use approved suppliers. You or your supplemental insurance will be responsible for the remaining 20 percent.
- **If you have a Medicare Advantage Plan:** Your plan can set its own costs and restrictions. Contact Medicare or your plan to find out your DME costs and rules.

Where to Order Your DME

- **If you have Original Medicare:** The suppliers you must use depend on your area and what item you are ordering. In some areas, called competitive bidding regions, Medicare only pays for most DME from a select group of suppliers, known as contract suppliers. In other areas, you can use any supplier that has signed up to bill Medicare, but it costs the least to use suppliers that accept assignment. Call **1-800-Medicare (1-800-633-4227, TTY 1-877-486-2048)** or visit www.medicare.gov/supplier to find out which suppliers are best for your needs.
- **If you have a Medicare Advantage Plan:** Contact your plan to find out the rules you must follow and the suppliers you can use.

Your State Health Insurance Assistance Program (SHIP) Can Help

The State Health Insurance Assistance Program (SHIP) provides individualized counseling and education about suppliers who do and do not participate in Medicare and who do or do not accept assignment, including how that will affect your out-of-pocket costs.

Local SHIP Contact Information

SHIP toll-free:

SHIP email:

SHIP website:

To find a SHIP in another state: Call 877-839-2675 or visit www.shiptacenter.org

Types of Suppliers

Contract Supplier: If you live in or visit certain areas, you may be affected by Medicare's Competitive Bidding Program. If you have Original Medicare and get equipment and supplies in competitive bidding areas, Medicare may only help pay for these equipment and supplies if they're provided by contract suppliers. Contract suppliers can't charge you more than the 20 percent coinsurance and any unmet yearly deductible for any equipment or supplies included in the Competitive Bidding Program.

Participating Supplier: This is a supplier who agrees to accept Medicare assignment (the Medicare-approved amount as full payment) on all claims for durable medical. If a DME supplier does not accept assignment, there is no limit to what they can charge you, and you may have to pay the entire bill (Medicare's share as well as your coinsurance and any deductible) at the time you get the durable medical equipment. As noted above, if you live in a competitive bidding area and have Original Medicare, you must use a contract supplier. For your DME—you cannot use a participating supplier. Call 1-800-Medicare or visit www.medicare.gov/supplier to find approved participating suppliers in your region.

Special Rules

Oxygen Equipment: Equipment is rented in five-year cycles. Medicare will pay the supplier a monthly rental fee for the first 36 months. The fee includes all equipment, oxygen, and supplies. You must pay 20 percent of each month's rental fee.

Power Operated Vehicles (POVs or scooters) and Power (Motorized) Wheelchairs: POVs and power wheelchairs may be deemed medically necessary if you cannot effectively perform Mobility-Related Activities of Daily Living (MRADLs) in the home using a cane, walker, or a manually operated wheelchair. In addition, you must demonstrate the ability to safely and effectively operate the POV or power wheelchair.

Your Senior Medicare Patrol (SMP) Can Help

DME Marketing: Medicare has rules preventing DME companies from making unsolicited contact with you to market their products. They cannot call or visit unless it is under one of these three circumstances: 1) The supplier has furnished you with one Medicare-covered item within the previous 15 months; 2) The supplier is contacting you about an item they have already provided; or 3) you have given written permission to be contacted.

If you think a DME supplier is making unsolicited contact with you, report it to your SMP program. To find your SMP, visit www.smpresource.org or call 877-808-2468.