

FAMILY TIP SHEET

Getting the Equipment and Supplies Your Child Needs

If your child needs equipment or supplies because of special health needs, your health insurance might cover the cost.

Prescription First, your child's doctor or therapist must write a prescription for the equipment or supplies. They will send the prescription to a vendor who sells what you need. The vendor then submits a bill to your health insurance for payment. Insurance usually covers only the least expensive product that meets the need.

Preauthorization Sometimes insurance companies require that equipment or supplies be "preauthorized" before they will pay for them. This means the vendor must get the insurance company's okay before filling the prescription, or insurance won't pay. If you have a regular need (like diapers), call your insurance company to ask if preauthorization is required, and tell the vendor if that's the case.

Denial If your health insurance company says it won't pay for the equipment or supplies, you will get a letter (or an email) saying so. The letter will tell you why it has been denied and how to "appeal" the denial (meaning try again to get insurance to pay). If the letter says the equipment is "not medically necessary," you can ask the doctor to give the insurance company more information.

Timeline Some prescriptions are filled within a few days; others can take weeks. If you need it urgently, tell the doctor and the vendor. If you have a Care Coordinator at your insurance company, tell them, too. If you haven't heard anything after a week, call the doctor's office, the vendor, or your Care Coordinator to see where things stand. Custom equipment that has to be fitted (like a wheelchair) can take months. If that happens, ask your health insurance representative how they are planning for your child's growth.

Don't assume the first denial is the end of the road! Sometimes the insurance company just needs more information to approve the request. Also, be sure to make the request even if you are told that insurance won't cover it. The person saying it won't be covered might not have all the information. All insurance denials must be made in writing by the insurance company.



Questions? Contact us.
We're here to help.
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