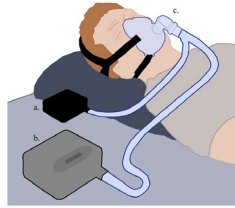


# NEBRASKA SHIP NEWSLETTER

## MEDICARE AND DURABLE MEDICAL EQUIPMENT (DME)

### What is DME?

Durable medical equipment (DME) is reusable medical equipment like walkers, blood sugar meters, or continuous positive airway pressure (CPAP) devices. DME items can withstand repeated use, generally have an expected lifetime of at least three years, and are used in your home.



Within Original Medicare, DME coverage is provided by Medicare Part B. Medicare Advantage plans must provide equal or better coverage than Original Medicare. There may be specific plan rules in place, like prior authorization, in order to get DME. Individuals enrolled into a Medicare Advantage plan should contact their plan for coverage details.

### How to get DME within Original Medicare

Individuals needing medically necessary DME will need to have it prescribed by their doctor who will fill out an order. Some equipment may also require the doctor to provide additional information showing an individual's medical need for the equipment. If an individual's needs change, their doctor will need to complete and submit a new updated order.

DME suppliers must be enrolled as a Medicare supplier, meeting strict standards, in order to bill Medicare. Suppliers work with the prescribing doctor to ensure required information is submitted.

### What is "Assignment"?

Medicare assignment is an agreement by doctors, providers, or suppliers to be paid directly by Medicare at the Medicare-approved amount. Providers who accept assignment cannot bill an individual more than the Medicare deductible and coinsurance. These providers are called "participating providers".

DME suppliers that do not accept assignment are called "nonparticipating providers" and may bill an individual what they choose. In some cases, individuals may need to pay the entire bill when they receive their DME. These suppliers typically bill Medicare, but Medicare will send the payment to the individual not the supplier.

Before getting DME, it is important to ask if the supplier is enrolled in Medicare and if so, if they are a participating supplier? Participating suppliers must accept assignment. Suppliers that accept Medicare, but are not a participating supplier may or may not accept Medicare assignment.

### What if equipment or supplies are lost or damaged?

Medicare will typically pay to replace equipment that you rent or own at any time if it is lost, stolen, or damaged beyond repair in an accident or a natural disaster, so long as you have proof of the damage or theft. To be eligible for a replacement, your doctor must write you a new order that explains your medical need.

**CALL NEBRASKA SHIP AT 1.800.234.7119**

# MEDICARE AND DURABLE MEDICAL EQUIPMENT (DME)

## Buying Equipment vs. Renting Equipment

Medicare-enrolled suppliers will know if Medicare allows an individual to buy DME or requires them to rent it. Typically, Medicare only buys inexpensive or routinely bought items, like canes, walkers, and in rare cases, items that must be made specifically for the individual.

DME that is owned by the individual may be covered by Medicare for repairs and replacement parts. Medicare will pay 80% of the Medicare-approved amount (up to the cost of replacing the item) for repairs. Individuals will pay the other 20%, or more if the supplier does not accept assignment.



Under Medicare, most DME items are initially rented. Medicare makes monthly payment for the use of the equipment. The rules for how long monthly payments continue will vary based on the type of equipment. Total rental payments are generally limited to the dollar amount Medicare sets to buy the item.

Any costs for repairs or replacement parts for the rented equipment are the supplier's responsibility. The supplier will also pick up the equipment if it needs repairs.

## Prosthetic Devices

Medicare covers prosthetic devices needed to replace a body part or function when ordered by a doctor that is enrolled in Medicare. Prosthetic devices include:

- Breast prostheses.
- Prosthetics, like artificial legs, arms and eyes.
- One pair of eyeglasses or contact lenses provided after a cataract operation.
- Ostomy bags and certain related supplies.
- Some surgically implanted prosthetic devices, including cochlear implants.
- Urological supplies.

Individuals will need to go to a supplier that is enrolled in Medicare for Medicare to pay for devices. Surgically implanted prosthetic devices will be paid for by either Part A or Part B depending on whether the surgery takes place in an inpatient or outpatient setting.

## Excluded Items

Medicare does not cover all DME and supplies. Excluded items may include equipment that is not suitable for use in the home or equipment that is mainly intended to aid an individual outside of their home. Other excluded items include those intended to make things more convenient or comfortable or that are thrown away after use. Finally, Medicare does not cover modifications to an individual's home, such as ramps or widening of doors to help improve wheelchair access.

**Do you REVIEW?** Medicare Open Enrollment is

October 15—December 7. Reviewing your options can pay off!

MEDICARE  
**OPEN**  
ENROLLMENT  
OCT. 15 - DEC. 7

**CALL NEBRASKA SHIP AT 1.800.234.7119**

*This project was supported, in part by grant number 90MPG0004, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201.*

# Get Social, Not Scammed

## Be Cautious on Social Media.

- Did you receive a **friend request** from someone you do not know?  
- *Decline it!*
- Did you get an **unusual message** or new friend request from a current friend? - *Ignore it!*
- Did someone ask you to provide **personal or financial information**?  
- *Don't share it!*
- Did you receive **information from an unknown source**?  
- *Don't click on it!*

Call Nebraska SHIP/SMP if  
you think you may be a victim  
of a scam.

**1.800.234.7119**



OUT21406

**PROTECT** Personal Information | **DETECT** Fraud and Scams | **REPORT** Your Concerns

[www.doi.nebraska.gov/stop-medicare-fraud](http://www.doi.nebraska.gov/stop-medicare-fraud)

NEBRASKA  
SHIP



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## Medicare Educational Events

Nebraska SHIP hosts a number of Medicare educational events to help people understand their Medicare benefits.

People with Medicare, their families, and/or friends are welcome to attend or contact Nebraska SHIP to request education for their group or organization. Nebraska SHIP is available through its statewide hotline at 1.800.234.7119 or by visiting [www.doi.nebraska.gov/ship](http://www.doi.nebraska.gov/ship).

### Navigating Medicare.gov:

Lincoln—September 15

Nebraska City—September 16

Holdrege—September 20

Grand Island—September 21

Online Webinar—September 27

Lexington—September 30

### Find these words:

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EQUIPMENT

NECESSITY

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DOCTOR

ASSIGNMENT

DEDUCTIBLE

COINSURANCE

PARTICIPATING

DAMAGED

REPAIR

REPLACE

BUYING

RENTING

PROSTHETICS

NEBRASKA  
SHIP

Contact Nebraska SHIP with questions  
about your Medicare benefits.

1-800-234-7119

Local help for Nebraskans with Medicare.

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