

Submitting Claims to Private Insurance or Medicare Secondary Plans

THE ANODYNE HOME SYSTEM MAY NOT BE COVERED UNDER YOUR PLAN.

- HMO plans and Medicare secondary/supplemental insurers rarely cover Anodyne Home Systems as they follow Medicare, which currently has a non-coverage policy.
 - If you want to be sure that your plan will pay prior to buying a Home System, *obtain a prior authorization in writing*. The following will guide you through the process.
- 1) **Obtain a claim form** from your insurance company or human resources or benefits department.
 - 2) **Complete the personal portion of the claim form** including the insurance group number and personal identification number from the insurance card. Use the Anodyne Therapy itemized invoice to provide the rest of the information including the cost and the HCPCS Durable Medical Equipment Code (EO221) for the Anodyne Therapy Home System.
 - 3) **Obtain a prescription from your doctor with your diagnoses clearly stated.** A compelling Letter of Medical Necessity may be helpful in obtaining coverage – especially if the treatments to date for your condition have been unsuccessful and costly to the insurance carrier. If you are with an HMO, your primary care physician must write the prescription.
 - 4) **Contact the Case Management Department** of your insurance company to try to obtain prior authorization in writing.
 - 5) **For Medicare Secondary or Supplemental Plans**, you may need to file with Medicare first to obtain a denial of the claim before you can submit the claim to your secondary/supplemental insurance plan.
 - 6) **If your claim is denied, you may appeal this decision.** The Appeals Process should be clearly stated on the EOB (Explanation of Benefits) you receive.
 - Become your own advocate.
 - Ask your employer's human resources or benefits department to help.
 - Focus on how paying for Anodyne will benefit the insurance company such as savings in medication costs and your quality of life improvement.
 - If all appeals fail, contact your State Insurance Commissioner.
 - Be persistent. Follow up and keep all records of communications. Persistence does pay off in gaining coverage after a denial!