



We're so *swell* - you don't have to be  
Compression *wear* it counts.

Specialists in Venous & Lymphatic Insufficiencies

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ACCREDITED BY THE JOINT COMMISSION · OFFICIAL LANA SPONSOR

## DURABLE MEDICAL EQUIPMENT (DME) INSURANCE BENEFIT VERIFICATION FOR LYMPHEDEMA MEDICAL COMPRESSION PRODUCTS

Luna Medical will verify your insurance benefits for medical compression products after we have received all the necessary documents needed from your referring lymphedema treatment specialist (PT/OT), including measurements.

Luna Medical will submit a request for a signed Prescription (CMN - Certificate of Medical Necessity for commercial insurance) OR signed Prescription (SWO - Standard Written Order for Medicare coverage) from your referring doctor/PA/ARNP.

After we verify your insurance benefits, we will contact you regarding your quoted coverage for lymphedema compression garments, including any deductible and/or coinsurance that could be due after the claim is processed before placing any orders.

In the event you want to perform your own benefit check, please refer to this worksheet to walk you through the process.

You can call your insurance company at the customer service number on the back of your insurance card or refer to your insurance companies PATIENT PORTAL whereby you can login and review your insurance benefits online.

You are verifying your benefits for Durable Medical Equipment (DME) coverage. DME coverage as well as other non-related DME claims are processed under the same benefit category.

PLEASE NOTE: LUNA MEDICAL IS IN-NETWORK WITH Anthem BCBS (CA, CO, CT, GA, IN, KY, ME, MO, NV, NH, OH, VA, WI, Empire NY), BCBS Federal, BCBS IL, BCBS NC, CIGNA (NATIONAL PREFERRED PROVIDER), HUMANA, MULTIPLAN, PRIVATE HEALTHCARE SYSTEMS (PHCS), TRICARE, VETERANS ADMINISTRATION

Insurance Provider:	Date called: XX/XX/XXXX
Name: DOB:	Member ID#
Spoke with:	Name of Representative/Reference # for call:
Deductible:	Deductible Remaining:
OOP Max:	OOP Remaining:
After Deductible is met, coverage is at ____ %	Calendar Year (Jan-Dec):
Prior Authorization Required (YES or NO):	Lymphedema Compression Garment limitations (specify):

Any additional comments: \_\_\_\_\_

Please understand that insurance benefits are not always a guarantee of payment. Luna Medical provides insurance benefits as a courtesy to our patients prior to order placement.

### UNDERSTANDING INSURANCE COVERAGE

A **Deductible** is the dollar amount you must pay for covered services in a **benefit period (usually a calendar year)** before benefits are payable under a health plan.

**Co-insurance** is the percentage you will owe for covered medical expenses after you've met your benefit period deductible. Co-insurance is shown as a percentage. For example, if your co-insurance is 20%, that means you'll pay 20% of covered medical expenses after you've met your deductible. Your insurance will pay 80% until you reach your out-of-pocket expense limitation for the benefit period. Once you reach the out-of-pocket expense limitation, your insurance should pay 100% of all covered medical expenses for the remainder of the benefit period.

**Out of Pocket Expense Limitation** is the maximum dollar amount you pay for covered medical expenses in a benefit period before your insurance pays claims at 100%. The out-of-pocket limit includes deductible and co-insurance.

Thank you and we look forward to assisting you with your medical compression product needs!

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