

Insurance Coverage: Our Experience

Many insurance companies have covered the UPPERTONE when it has been prescribed by attending medical personnel.

However, the coverage is not automatic. The likelihood of coverage depends on the insurance company, and the type of insurance coverage.

Workman's Compensation:

Our experience suggests that workman's compensation almost always covers the UPPERTONE, when attending medical personnel believe it would help prevent, ameliorate, or cure the medical conditions often associated with quadriplegia.

However, the coverage is not automatic. We have had a few occasions when workman's compensation has initially denied coverage. However, experience suggests that an appeal that is supported by the attending medical staff will generally succeed.

Medicaid:

Because of several appeals court decisions, the UPPERTONE has been covered by Medicaid in NY. Two of these decisions can be downloaded from our web-site.

We also believe the state medical system in Texas has paid for the UPPERTONE.

We do not know if any other state Medicaid system has covered the UPPERTONE. However, given the history in NY, and our experience with private insurance, we suspect that if you apply, and appeal any initial denial, you are likely to succeed.

Medicare:

As far as we know, nobody has tried, or obtained, Medicare coverage for the UPPERTONE.

State Vocational Rehab Programs:

Many state vocational rehabilitation programs have funded the UPPERTONE.

Other Medical Insurance:

The likelihood that medical insurance will pay for the UPPERTONE depends on two factors: (1) How supportive your physician and therapists are, and (2) your willingness to appeal initial denials.

Almost always, medical insurance initially denies coverage on the grounds that exercise equipment is not durable medical equipment, and hence is not covered under their policy.

But, all medical policies, including Medicare and Medicaid, define durable medical equipment as an item that:

- i) Can withstand repeated use,
- ii) Is primarily and customarily used to serve a medical purpose.
- iii) Is generally not useful to a person in the absence of an illness or injury, and
- iv) Is appropriate for use in the home.

Consequently, any denials can be appealed on the grounds that the UPPERTONE is not just an exercise machine, but durable medical equipment that has become necessary because of an injury. In other words, because the UPPERTONE was specifically designed to meet the rehabilitation needs of people with quadriplegia, it would not have been useful in the absence of the injury.

Both the NY decisions overturned the Medicaid denials on these (and other) grounds. In addition, our web-site also contains a Blue Cross Blue Shield of NY decision that indicates that denials can be successfully appealed.

Finally, if you have any questions, or need any information, regarding getting prescriptions etc. please feel free to call us toll-free at 1-800-468-8679 (US and Canada Only).