



## Hospital/Homecare Bed Allowables Medicare/Medicaid and Insurance Guideline Information

### **MEDICARE:**

Medicare rents to purchase a semi-electric hospital bed. Over a 13 month period Medicare pays a rental fee to us each month and then ownership transfers to the patient in the 13<sup>th</sup> month. This is called a "capped rental".

Medicare allows for a semi-electric hospital bed, E0260, \$127.12 for the first 3 months then drops the payment 25%, to about \$95.34 for the remaining 10 months at which time the bed title would transfer to you. If you do not need the bed for the full rental cycle (13 months) the payment stops in the month that the bed is returned. If you need a bed in the future, Medicare would continue/restart the rental cycle where they left off.

**\*\*Note that most Medicare replacement policies carry a patient co-pay\*\***

Medicare will not cover a full electric hospital bed because they consider the height adjustment to be a convenience. If this is a feature you want you may pay the difference out of pocket. This would be about \$53.77 a month for the first three months and about \$40.33 a month for the last 10 months.

### **MEDICAID:**

Medicaid rents to purchase a semi-electric hospital bed. A prior is required for this equipment. We usually allow setup of a semi-electric bed before we receive back the prior depending on medical diagnosis. An approval is usually for a 3 or 4 month term at which time Medicaid will require information proving the bed is still medically necessary. The complete rental term is 10 months at which time the bed ownership is transferred to the patient. If you do not need the bed for the full 10 month rental cycle the payment stops in the month the bed is picked up. Medicaid may pay for a full electric hospital bed. A prior approval is required before the equipment can be setup. This process takes about 30 days.

### **PRIVATE INSURANCE:**

We do provide insurance verification. Insurance verification is never a guarantee of payment to THC. Every individual has different coverage depending on his/her insurance plan. We do our best to inform you about what we are able to find out. However, it is your responsibility to know and understand your policy provisions, as you are financially responsible to THC.

**In order to bill your insurance we must first have a prescription and your insurance Information.**



**"your home medical equipment specialists"**

