



Medicare,
Supplemental Insurance and

Portable Oxygen Concentrators



There is no shortage of information out there about Medicare and Supplemental Insurance.

Still...The question we get asked most often is, “**Will insurance or Medicare pay for my portable oxygen concentrator?**”

The answer is **YES!.....and NO.**

We do not bill any insurance or Medicare for your concentrator so you will be responsible for paying for it up front and then applying for reimbursement from Medicare or your insurance.

We will partner with you in every way possible to see that you get reimbursed. We will provide you with reimbursement codes and cooperate fully with any information requested from your insurance company.

Medicare states that it will cover oxygen therapy under **Medicare Part B** if....

1. A doctor has determined that the patient has a severe respiratory disease or hypoxia symptoms that will improve with oxygen therapy.
2. A blood gas study has been conducted when the patient is not in a period of exacerbation or during a period of acute illness.
3. Alternative measures have been tried or deemed ineffective.

If those criteria are met then you physician will issue a **Detailed Written Order** which should include.



The Patient's Name



Detailed list of items required, Including:

- Means of Oxygen Delivery
- Flow Rates
- Continuous or Pulse Requirements
- Length of Need



Physicians Signature and Date Signed



Start Date of The Order



**Sometimes
the difference
between approval
and denial is a
simple matter
of incomplete
or incorrect
paperwork.**

Some Common Reasons Claims Are Denied

- Missing results of blood gas or saturation test results.
- Missing or incomplete detailed order from your doctor.
- Missing mobility certification that indicates patient is mobile within the home.
- Missing or outdated Certificate of Medical Necessity
- Missing prescription that states the patient needs or is currently using medical oxygen.
- Missing documentation for oxygen need certification from a physician within required timeframes.
- Medicare does not cover oxygen for those that require nighttime use only so make sure that your physicians order states 24 hour a day requirement.

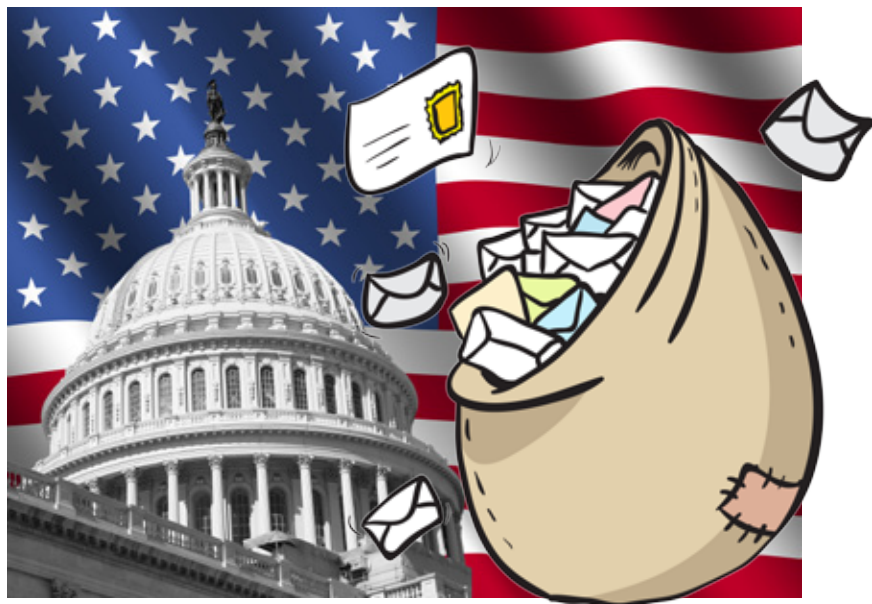


Once your paperwork is complete it's up to the government to review and decide on your case.



Several factors go into the government's decision to pay for your concentrator.

Over the past several years the amount that Medicare has allowed for oxygen therapy has declined. This past year alone Medicare cut payments for oxygen supplies by almost 50%. So often the amount allotted for oxygen therapy is sometimes not enough to cover the price of a concentrator. In order to cut initial costs the government often opts to rent tanks for patients instead. They can set a patient up for a few hundred dollars vs. a few thousand to purchase a concentrator. Even though a concentrator would pay for itself in very short order because there are no maintenance or refill costs, Uncle Sam often chooses to go the cheaper route at the outset. This is where supplemental insurance can come in and make up the difference making it possible for someone to take the stipend that Medicare gives and make up the difference. Check with you insurance provider to make sure your coverage includes oxygen therapy equipment.



Keep in mind these are your tax dollars at work! Let your lawmakers know that concentrators aren't just about treating your symptoms, they are about allowing you a free and independent life. The more voices that are heard on this subject, the more likely this is to change.

Then the wait begins.....



It may sound like we are discouraging you from applying for Medicare reimbursement but nothing could be further from the truth. As we said, we will give you the codes you need and send whatever information Medicare or Insurance requests from us in a timely manner.

We just want you to have a realistic picture as to what this process entails. Our main concern is that you get the concentrator that best suits your needs and that it doesn't put in any financial hardship.

Our goal is to find a financial and medical solution that makes sense for you.



To help as many oxygen patients as possible get the concentrators they need we have instituted several programs.

Free Rentals

Easy Term LayAway

Instant Approval Financing

Trade In Program for Easy Upgrades

Save Money On Used Concentrators

Get a **Free** Rental For A Week!



If you've never used a concentrator before and want to make sure that it's going to be worth the investment call our rental department at **1-888-370-0599**. They will send you the concentrator of your choice for a week at our low rental rate. If you decide to purchase the concentrator we will deduct the rental fee from the price of the concentrator. If you decide to return it, pay the fee and shipping and you can return it with no obligation.



We also have **Easy Term LayAway** available. Instead of making payments on a high interest credit card, participate in our interest free LayAway plan. Send us a \$500 non refundable deposit on the concentrator of your choice. Pay it off over ninety days.



APPROVED

Instant approval financing is available for those that qualify. Call **1-888-370-0599** and ask for our finance department. After a few short questions over the phone we can get you approved and your concentrator will be on the way. We will get you the lowest interest rate and payment available.

Trade in your old Concentrator for **top dollar!**

If your condition has changed and you need an upgrade, ask one of our respiratory specialists about our **Trade In Program**.

If your old concentrator is in good condition you may get up to half off of your new concentrator in trade in dollars. If you have a concentrator that you no longer need, we have a Buy Back Program as well. Contact us at **1-888-370-0599** to see what your concentrator may be worth.



**We have several purchasing options!
Get the concentrator you want without
breaking the bank!**





We are the
largest Oxygen
Concentrator Dealer
in the World!

1st Class Medical is the parent company of **Oxygen Concentrator Depot**. As the largest distributor of concentrators it has premium pricing in place with the most trusted names in the business and we are pleased to be able to pass that savings along to our customers. We have the lowest prices guaranteed on all FAA and FDA approved concentrators.

We also operate a very successful **Trade In** and **Buy Back** Program so we also have the largest used inventory in the world. Let us know what concentrator you are interested in and we will let you know if we have any used options for you that will save you a bundle! If we don't have one in stock at the moment, we can take your number and call you when we take one in on trade or buy back. Shop our used inventory online or give us a call at **1-888-370-0599** and we will find one for you!



1-888-370-0599

www.OxygenConcentratorDepot.com