



When You Need a Vest

Your healthcare provider has recommended using a vest and written you a prescription for it, but there are a few more steps to ensure you get a vest you can afford. Even with insurance, vests can cost thousands of dollars, and understanding who pays for what can be challenging. These tips will help you be prepared, and maybe even save money.

REMEMBER: You're not alone. Your care team and Compass case managers are here to help every step of the way.

1



Talk to your insurance company

Explain what a vest is and how it will help you.

Find out if your plan will cover the vest you and your provider discussed, how much the plan will pay, and what your out-of-pocket costs will be. If your plan won't cover the vest you need, ask about other coverage for "high-frequency chest wall oscillation," then talk to your provider about your options. You are the best advocate for your own care.

Most insurance plans offer coinsurance for vests as durable medical equipment (DME), meaning you and the plan each pay a percentage of the total cost. But which vest is covered and how much insurance will pay varies.

Medicaid: Most state Medicaid programs fully cover a vest if they agree it is "medically necessary."

Medicare: Part B covers vests at 80%, so you have to pay the 20% coinsurance.

Employer or Marketplace insurance: Your cost depends on your plan's specific DME benefit and if you have met your deductible and out-of-pocket maximum for your coverage period.

QUESTIONS

- My doctor recommended a vest not covered by my plan. Will my insurance pay for any of it? What kind of approval is needed? How long will the approval take?
- I haven't met my deductible/out-of-pocket maximum yet. What will my costs be if I get the vest today? What will they be if I wait until after I meet my deductible/out-of-pocket max?



2

Talk to the vest manufacturer

Ask the manufacturer of the vest you want if these options may be available to you.

PAYMENT PLAN OPTIONS

Rent-to-own: You get a monthly bill until the full cost of the vest is paid. The cost can be several hundred dollars each month.

Rental contracts typically span 18 months. During that time, your deductible/out-of-pocket maximums will reset and change your monthly payments. If you have already met your out-of-pocket maximum for the plan year, negotiating a lifetime purchase instead could save you thousands of dollars.

While it may be possible to switch from a rental contract to a lifetime purchase after you have started making payments, it's easier to negotiate from the start.

Lifetime purchase: You get one bill for the full cost of the vest. If your vest is covered, your insurance will get the bill first. Your share of the cost may be thousands of dollars, which you may need to pay all at once.

OTHER CONSIDERATIONS

Some manufacturers offer **financial assistance**, but you may have to push for details.

Most manufacturers offer a **30-day trial**. This can help, but know the steps to take if you decide not to keep it. Figure out price and financing details *before* scheduling your trial, or you may be stuck in a payment option that doesn't work for your budget.

Most vests come with a five-year **warranty**, which can make it hard to get a second vest or switch vests during that period.

QUESTIONS

- What is the price of the vest?
- How many months is the rent-to-own contract?
- If I go with a rent-to-own contract, how will my costs change when my deductible/out-of-pocket maximum reset next year?
- I have met my deductible/out-of-pocket maximum this year. How can I arrange a lifetime purchase so insurance covers the entire cost?
- What financial assistance am I eligible for?

3

Consider other resources

- If you have more than one form of health insurance, benefits have to be coordinated between plans. Make sure each plan is paying its part.
- Some nonprofit organizations provide financial help for medical expenses. These programs often have age, income, and timing criteria.
- You need electricity to run your vest—do you need help paying utility bills?

Vests are typically ordered from the manufacturer, not the local supplier where you may order other items, such as your nebulizer

Connect with Compass for free one-to-one support. Cystic Fibrosis Foundation Compass case managers can help you navigate coverage issues and search for resources to afford a vest, utilities, and other everyday costs. Call 844-COMPASS (844-266-7277), email compass@cff.org, or visit cff.org/compass.



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