

FACT SHEET #10 - Summary

Medical Supplies Benefits

This fact sheet is intended to help Navigators answer specific questions that people with disabilities might ask about medical supplies benefits when they are considering buying health insurance through the Marketplace

Q1. What are medical supplies benefits?

A. Health plans available through the Marketplace must offer rehabilitation and habilitation services and devices as essential health benefits. The federal government has not indicated if and how “medical supplies” fit within this category. However, HealthCare.gov defines the term DME as “Equipment and supplies that are ordered by a health care provider for everyday or extended use.” Since the benefits offered by plans sold through the Marketplace are modeled after a typical plan available in each state, the model plan acts as a guide to the DME that Marketplace plans likely will cover. It is important to be aware though that not all supplies will be covered by plans available through the Marketplace.

Q2. I have a spinal cord injury and require disposable catheters. Will Marketplace plans cover these supplies?

A. That will depend on the insurance plan on which your state modeled its Marketplace coverage. It will also depend on whether or not your doctor prescribes your catheters, how frequently you use them, and whether you will need to use them for an extended period of time. Your doctor will also probably provide you with a prescription for catheters, so plans you are considering should cover them. However, you should contact customer services for the plans you are considering and ask if these supplies are covered.

Q3. My spouse has a colostomy and uses various ostomy supplies including pouches and irrigation sleeves. Will the plans sold through the Marketplace cover these items?

A. Typically, medical supplies ordered by a physician to treat an illness or disease in a home setting and that are needed for the effective use of some type of DME will likely be covered. Since ostomy supplies are necessary to manage a surgically-created stoma, then Marketplace plans will most likely cover related supplies. However, you should contact customer services for the plans you are considering and ask if these supplies are covered.

Q4. I am eligible for the Medicaid expansion in my state. I need a variety of medical supplies. Will I be able to get them under my Medicaid coverage?

A. Your state’s Medicaid plan describes the healthcare services that are available. State Plans typically include a category for home health services and medical supplies are generally included as a provided benefit, with limitations. Check with your state’s Medicaid office to find out if the supplies you need are covered under the benefit package being offered to the newly eligible Medicaid expansion population.

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