

## ALS Society of BC

### **Private Insurance Plan Equipment Process**

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The Equipment Loan Program of the ALS Society of BC is designed to help ALS patients in BC and Yukon to cope with the daily challenges of decreasing mobility and loss of independence by providing basic and essential assistive equipment. Patients are offered equipment if they are unable to obtain it from another source. This could be people who have no extended benefits, minimal benefits or limited financial resources. There is no fee charged to access to the ALS BC equipment loan program.

The ALS BC equipment loan program is funded through donations, and demand on the program is increasing (usage was up 10% from 2013 to 2014). ALS patients are encouraged to access alternative funding for equipment to use for their medical needs as the ALSBC equipment loan pool is under great demand, and new equipment is needed.

#### **What types of medical equipment private insurance covers?**

Private insurance plans such as Great Life, Blue Cross and Sun life often cover the following types of medical equipment:

- Powerchairs
- Wheelchairs
- Seating (cushions)
- Floor lifts
- Ceiling lifts
- Bathroom safety
- Lift chairs
- Hospital beds
- Mattresses/surfaces

#### **How private insurance works**

Most private insurance plans will cover the above types of equipment (check with your plan administrator). Typically, a doctor, healthcare worker or prescribing therapist will be involved to measure the correct type of equipment, and write a letter of justification for the insurance company. The doctor or therapist will work with a medical dealer such as HME Mobility & Accessibility to create a quotation for the equipment which is submitted with the justification letter to the insurance company.

An approval letter from the insurance company is typically received within 1-2 months. While waiting for this approval, ALS Society of BC will provide equipment free of charge. Once the equipment is approved for funding, the equipment may be ordered from the medical dealer. Quite a few plans will fund 80% of the equipment, with the patient being required to pay the remaining 20% balance.

**In these cases, ALSBC will cover the patient's 20% portion with the understanding that the patient will donate the equipment to the ALS pool when they no longer require it.** This is an excellent way for a patient to obtain new equipment, as well, for the ALS Society to keep its loan pool up to date given its limited funding.

### **How to Start the Process**

In order to start this process, first reach out to your medical plan and determine your coverage level and types of equipment covered. From there, contact a medical equipment dealer and your therapist to start a trial/quotation process.

### **Questions**

For any questions on this process, please contact Billie Doyle at (604) 278 2257 at ALSBC. In order for ALSBC to fund the 20% insurance deductible, approval must be obtained from ALS Society of BC.