

## **Steps to Take if You Do Not Have Full Medicaid Coverage** **Finding out if your private insurance covers metabolic formula**

Starting early in 2016, these steps should be taken to help you find out if your insurance policy covers metabolic formula. Please be aware this process can take several weeks. Insurance plans have different policies on covering metabolic formula, so you need to try out your own plan to see what is covered.

1. Patient calls Metabolic Clinic at least two weeks before next formula order is needed.
2. Metabolic Clinic sends the formula prescription to the Durable Medical Equipment (DME) provider.
3. DME and clinic work together to request approval for payment from your insurance company.
4. If approved by insurance, the DME will call you.
5. Ask the DME, "Will I need to pay anything for this shipment?"
  - **If the answer is NO:**
    - Write down the name of the person who called as well as the date and time of the call.
    - Confirm your mailing address with the DME.
    - Ask when the formula shipment should arrive.
    - Ask if the DME will call you or if you have to call the DME for your monthly order.
    - Alert the clinic that your formula will now be covered by your insurance.
  - **If the answer is YES:**
    - Ask how much you would have to pay and document the reason (is it a copay, deductible, etc.)
    - Tell the DME, "Please cancel my order" if you are not willing or able to pay the amount at this time. If necessary, the clinic will supply free formula while you look into options for covering this cost, but only until December 31, 2016.
    - Contact the clinic immediately to order formula and you will receive it as usual while you make a decision about your choices. Remember, the option for getting free formula from the clinic will end next December.
    - Talk with your dietitian about filing an appeal to the insurance company if formula coverage is denied.
    - Continue to look into payment options. Some examples include: following up with your insurance to see if there is a way to increase coverage, changing to another insurance plan during open enrollment, and/or setting up a flexible health spending account.
    - Make a plan for covering formula costs before the free formula from the clinic stops on 12/31/16.

➤ **NOTE: Going through these steps now gives you time to learn about your private insurance benefits and decide if you need to look for other coverage options.**

**If you still have questions about how to understand your insurance coverage or other options to help cover the cost of formula, you may want to attend a training presented by staff from the Family to Family Health Information Center ([www.f2fmichigan.org](http://www.f2fmichigan.org)). Contact Jane Pilditch at [jpilditc@mphi.org](mailto:jpilditc@mphi.org) or 517-324-8391 for more information.**