



QUALITY FOR LIFE

### Medical Necessity Checklist

Before you submit a claim for insurance reimbursement, it is important to understand the elements that an insurer requires in order to approve an insurance claim.

Follow these steps to improve the reimbursement process:

- Review laws that apply to insurance coverage. Does your patient's policy **include** prosthetic coverage? If the insurer denies the claim, they must prove that the prosthetic is excluded from coverage.
- Review the definition of medical necessity. Different insurance companies use different definitions. Ask the insurer for a copy of their definition of medical necessity. Insurance companies create a Summary Plan Description, which is a document that describes individual insurance plans. If you get a copy, you can review how the plan defines medical necessity.
- Craft your letter of medical necessity specifically for your audience. The letter should give a good description of your patient and specifically state why a C-Leg® is needed. Remember that the people who review the letter are not experts in prosthetics or gait analysis, so use words they will understand.

## **Elements of an Effective Letter**

- Introduce who you are and why you are writing.
- Explain your patient's condition, describe how this impacts their daily activities and indicate how your patient's life will be affected if they do not get a C-Leg.
- Give a clear explanation of the C-Leg. Specifically state how the C-Leg's function is necessary to daily activities. Do not assume that the person reading the letter understands what basic mobility problems are faced by a person with a transfemoral amputation. Use clear language to explain these challenges.
- Explain why the C-Leg will help limit other insurance expenses, such as hospitalizations due to falls.
- Clearly state the insurance company's definition of medical necessity, then provide a simple explanation of how your patient's C-Leg meets this criteria.
- When your letter refers to your patient, use his or her name to paint a clearer picture of this person. Include their age, family status and even their job in a short description. The goal is to give the insurance company a picture of who this person is rather than simply thinking of him or her as a policy number.
- Send a copy of the prescription along with the letter of medical necessity. Make sure your letter refers to the prescription so the reader knows what it is.
- Include pictures of the C-Leg. You can find pictures of the C-Leg by going online to [www.ottobockus.com](http://www.ottobockus.com). There is a link to About Otto Bock near the top of the page that includes a link to Image Download where you will find various C-Leg pictures.

## **Submitting for C-Leg Reimbursement**

The documentation included for the initial reimbursement submission must clearly identify the status of the patient and justify the prosthetic device being fit. For best reimbursement results, the following should be completed and submitted to the payer:

### **A. Letter of Medical Necessity**

Medical Necessity is based on the patient's functional abilities. Functional abilities are based on the reasonable expectations of the Prosthetist and treating physician. This includes but is not limited to:

- Past history of the patient
- Current and/or change of condition of the patient including status of residual limb and other medical conditions.
- The patient's desire to ambulate. Describe the functional level the patient is expected to reach and illustrate the patient's desire and what they will do to reach that goal.

A basic model for writing a Letter of Medical Necessity uses the following logic:

- Describe the patient. *(History, desire to ambulate, physical condition, amputation, previous and current conditions, etc.)*
- Describe the product. *Explain the benefits of the C-Leg. Include examples of what the C-Leg will enable the patient to do that other knee joints will not.*
- Describe why the patient needs the product. Include why a lower functioning K3 level component is not appropriate for your patient's physical condition. *Combine the patient and product description to illustrate how that specific patient will benefit from the use of a C-Leg. It is very important to relate the product features to the specific patient and their Activities of Daily Living (ADL). Include an explanation of how (if applicable) the C-Leg will enable the patient to return to work sooner than if fit with another prosthetic knee. Avoid using terms that apply to patient convenience or comfort issues.*

## **B. Prosthetic Documentation**

- Verify the status of the existing knee, foot, socket, components, etc.
- Identify rationale to replace existing components.
- Indicate why existing components do not allow the patient to achieve specific ADL.
- Can be documented using the evaluation form available on our website.  
[http://www.ottobockus.com/products/lower\\_limb\\_prosthetics/c-leg\\_evaluation\\_protocol.pdf](http://www.ottobockus.com/products/lower_limb_prosthetics/c-leg_evaluation_protocol.pdf)

## **C. Physical Description**

Describe the patient and his or her amputation, history and any related physical conditions. May be documented using the evaluation form available on our website. (See above website link.)

## **D. Functional Description**

Describe the patient's activity or functional level and their needs related to daily activities. May be documented using the evaluation form available on our website. (See above website link.)

## **E. Identify Codes**

Clearly indicate all the codes being used and how each one relates specifically to the patient's daily activities.

## **F. Other Key Terms**

- Reasonable and necessary. *Medicare defines this as the patient reaching or maintaining a defined functional state within a reasonable period of time and is motivated to ambulate.*
- Least costly, most functional. *The least costly alternative compared to another service/product that provides the same benefits. Include what the C-Leg can provide that other prosthetic knees cannot. Remember to relate back to your patient's physical condition and the need from a medical necessity perspective.*