

## Tips for Insurance Reimbursement of Home Phototherapy Equipment



Experience has shown that most health insurance companies will cover some or all of the cost of home phototherapy equipment; however, often this requires considerable persistence by the applicant. To have the best chance at reimbursement, our recommendations are:

1. Obtain Solarc's UVB Home Phototherapy "Standard Information Package". This is best done as a download from the website "home page" or "download center", or you can/have requested to have it mailed to you. We suggest at least two (2) copies; one for your insurance company and one for your records. A third copy may be useful to leave with your physician.
2. Obtain a prescription from your physician for "UVB Home Phototherapy Unit, SolRx™ Model \_\_\_\_". If requested, Solarc Systems is pleased to provide the physician any additional information required, such as copy of the SolRx Users Manual.
3. Supply your doctor with a copy of our "Doctor's Letter of Medical Necessity" and ask if he/she has time to create a personalized version of this for you on their stationery. There may be a cost for this.
4. If you cannot get the doctor to create the letter, we recommend that you write your own personalized letter to your human resources department or insurance company using our "Patient's Letter to Insurance Company" as a guide. A MS-Word template is available from the website's download center for your convenience.
5. Talk to your human resources or insurer contact person about your request and present them with your prescription, letter and all of the information literature. Ask for their help with your request. Contact Solarc if your insurance company requires submission of an invoice before they will consider coverage. (Proforma invoice)
6. The first response to your request will likely be that the equipment is not covered. The reason for this is that the first line contact person is normally only supplied with a list of commonly insured equipment, and phototherapy equipment is not listed since it is uncommon relative to other medical devices.
7. At this point, talk to your contact person again, and politely ask that your request be forwarded to a more senior representative. It may also be helpful to talk directly with this more senior person.
8. Here is the key: Be persistent with your request and ask that it be referred even higher up if necessary. Be patient and always polite. At some point the answer may be a definitive "no", but in many cases, the insurance company will comply. Your persistence shows that this is very important to you and that you truly need the device.
9. Once approved, and just in case there is a change in personnel at the insurance company, try to get the Insurer's commitment in writing....Good Luck!

## Doctor's Letter of Medical Necessity for Home UVB Phototherapy Equipment

**Sample Only – Modify to suit the patient's personal circumstances.  
Change "Psoriasis" to other skin condition name if necessary.**

Doctor's Letterhead & Date  
To Whom It May Concern,

My patient, \_\_\_\_\_, has been under my care for \_\_\_\_ years for the treatment of severe psoriasis to most of his/her body. The acquisition of a UVB phototherapy unit for use in the patient's home has been prescribed by me, and is deemed to be a medical necessity because:

<< Select only those that apply, modify as required >>

- The patient's treatment at the nearest phototherapy clinic requires a \_\_\_\_ hour round trip, \_\_\_\_ times per week. The hours of operation of the clinic and the patient's working schedule makes this an impractical alternative, and the patient has had to stop treatment as a result. I expect that the patient will require ultraviolet phototherapy for many years to come, thus justifying purchase of a UVB phototherapy device for use in the home.
- Use of a home UVB phototherapy unit would eliminate the need for the patient to leave work to visit the phototherapy clinic. The patient's treatment schedule calls for \_\_\_\_\_ visits per week, each taking \_\_\_\_\_ hours for the round trip. This has created problems for the patient's employer that could be eliminated by use of a home UVB phototherapy unit.
- Because the patient's home is \_\_\_\_\_ miles/kilometers from the nearest phototherapy clinic, and the patient requires \_\_\_\_ treatments per week, institutional phototherapy it is not a practical option. A home UVB phototherapy machine is the only way that the patient can fill my prescription for UVB phototherapy.
- The severity of my patient's skin condition has caused me to prescribe UVB phototherapy treatments \_\_\_\_ times per week. Since the phototherapy clinic is closed on \_\_\_\_\_, this is not possible unless the patient obtains a home UVB phototherapy unit.

Home UVB phototherapy equipment is sold only by physician's prescription and is classified as a Medical Device by the US-FDA and Health Canada. It is not a tanning device. (Tanning uses UVA light.)

Please carefully consider this patient's request for health insurance coverage of this equipment. To my knowledge, there are currently no government programs that will provide financial assistance.

Sincerely, Doctor's Name

Solarc Systems Inc., 12 Parker Crt, Barrie, ON L4N 2A6

Toll Free: 1-866-813-3357

www.SolarcSystems.com

## **Patient's Letter to Insurance Company**

**Sample Only – Modify to suit your personal circumstances.  
Substitute “psoriasis” with other skin condition name as necessary.**

Patient's Name & Date

Patient's Address & Phone Number

To: Human Resources/Insurance Company Contact Person Name & Company Name,

I have suffered from full body/severe psoriasis for over \_\_\_\_ years. In that time, I have tried most of the commonly prescribed drugs to control the disease, all with mediocre results.

By far the most successful treatment that I have found to date is physician prescribed “UVB phototherapy”, which is basically the exposure of my skin to UVB ultraviolet light produced by a special machine. UVB light is a natural component of the sun's spectrum and has been universally accepted by the medical community to be a very effective treatment for psoriasis.

The purpose of this letter is to request health insurance coverage for the purchase of a physician prescribed UVB phototherapy device designed specifically for use in my home. I believe that it is necessary for me to acquire this equipment for the following reasons :

<< Select only those that apply, modify as required >>

- My treatment at the nearest phototherapy clinic requires a \_\_\_\_ hour round trip, \_\_\_\_ times per week. The hours of operation of the clinic and my working schedule make this an impractical alternative, and I have had to stop treatment as a result. It is expected that I will require phototherapy for many years to come, thus justifying use of a home UVB phototherapy machine.
- Use of a home UVB phototherapy machine would eliminate the need for me to leave work to visit the phototherapy clinic. My treatment schedule calls for \_\_\_\_\_ visits per week, each taking \_\_\_\_\_ hours for the round trip. This has created problems for my employer that could be eliminated by my use of a home UVB phototherapy machine.
- Because my home is \_\_\_\_\_ miles/kilometers from the nearest phototherapy clinic, and I require \_\_\_\_ treatments per week, institutional phototherapy it is not a practical option. A home UVB phototherapy machine is the only way that I can fill my doctor's prescription for UVB phototherapy.
- The severity of my skin condition has caused my doctor to prescribed phototherapy treatments \_\_\_\_ times per week. Since the phototherapy clinic is closed on \_\_\_\_\_, this is not possible unless I use a home UVB phototherapy machine.
- Use of a home UVB phototherapy machine often results in a substantial reduction in use of expensive drugs. I estimate that I have been using approximately \$\_\_\_\_\_ per year of the drug(s) \_\_\_\_\_, related directly to the treatment of my psoriasis.

Please find enclosed information from a qualified supplier for this equipment. This information can also be found on the internet at [www.SolarcSystems.com](http://www.SolarcSystems.com) . The equipment is sold only by Physician's prescription and is classified as a Medical Device by the US-FDA and Health Canada. It is not a tanning device. (Tanning uses UVA light.)

I have heard that many health insurance companies will cover the cost of UVB phototherapy equipment and ask that my application be given careful consideration. There are currently no government programs that will provide this assistance.

Sincerely, Patient's Name