



Why to Pay Out of Pocket for Surgical Supplies

Health insurance was originally designed to make coping with healthcare costs – and the costs of the equipment that you need – easier. Over time, though, health insurance has become more complex, and the emergence of high-deductible plans often means that you'll still need to pay significant amounts of money out-of-pocket.

There's one situation where paying out-of-pocket may actually be an advantage, though, and where many people choose to forego their insurance coverage: When it comes to buying durable medical equipment. Durable medical equipment such as [lift chairs](#), [scooters](#), [wheelchairs](#), [walker](#), [rollators](#), [hospital beds](#), are items that are ordered or prescribed by your doctor. The equipment is reusable and can be used in your home long-term.

If you find that you need to purchase durable medical equipment, then you'll need to decide whether to cover the expenses yourself or if you'd rather rely on your insurance coverage. Here are a few factors to consider.

Buy the Equipment That's Right for You

When you're working with your insurance company, you'll likely face restrictions on the type of equipment you can buy. Many companies will limit you to some of the lower-end equipment, where a higher-end option with specific features may be more beneficial for you. For instance, your insurance may cover the cost of a hospital bed that is manually adjustable, but may not cover the cost of a fully electric [hospital bed](#) that is much easier to adjust and that can offer you more comfortable options.

Your insurance may also specify particular price points for equipment. Staying within these prices may force you to purchase equipment that isn't quite right for your needs.

Get Your Equipment Immediately

The process of purchasing medical equipment with the help of your insurance company can take time. If your doctor has prescribed durable medical equipment, he or she has made the decision that you need that equipment – and chances are you need it now.

The exact amount of time that it will take for your insurance company to approve and pay for the purchase varies, but it could be weeks or months. If you cover the cost of the equipment yourself, then you can purchase it immediately, prioritizing your health and your needs.

Simplify the Process

Buying durable medical equipment through your insurance coverage isn't often a simple process. [Medicare Part B](#), for example, does cover some durable medical equipment purchases. However, there are many restrictions, and depending on the equipment you may have to rent it rather than purchasing it outright. In some cases, Medicare will only help cover the equipment cost if you receive competitive bids from suppliers before you purchase the equipment.

Don't forget, too, that your Part B deductible applies, and you'll need to pay 20% of the Medicare-approved amount.

If you purchase the equipment out-of-pocket, the process becomes much simpler. You can proceed with the purchase immediately, rather than waiting on a competitive bid process. Plus, there's no worry about surprise bills, your claim being denied, or your health suffering until you get the equipment that you need.

At **Merrick Surgical Supplies & Home Care**, we do everything we can to make your purchase a smooth and effortless process. We offer our products at low prices, speedy & white glove delivery.