

Insurance FAQ



Your **Complete Mama Strut System** may be covered by insurance! You've come to the right place to learn more!

What are the steps?

Download our insurance checklist at www.mamastrut.com/insurance/

How do I find out if I'm covered?

Your insurance provider may totally or partially cover the cost of a Mama Strut if billed through a durable medical equipment supply store (DME).

Coverage varies based on your individual plan. Head to www.mamastrut.com/bill-my-insurance/ for a free coverage check.

What do I need?

Before a claim can be filed with your insurance, you will need 2 things:

1. A completed Certificate of Medical Necessity from your healthcare provider
 - a. Must include diagnosis, DOI and your provider's NPI
2. Supporting clinical notes restating the diagnosis on the CMN

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What does DME mean?

DME stands for Durable Medical Equipment; any equipment that provides therapeutic benefits to a patient in need because of certain medical conditions and/or illnesses.

The Mama Strut System falls under this category and may be covered if your insurance plan includes DME benefits.

My insurance denied due to 'lacking medical necessity'. Why did this happen and what can I do?

Insurance providers may deny claims as they do not always understand need for comprehensive postpartum care. A device is not always deemed necessary by insurance, even when a certificate of medical necessity is completed by your healthcare provider.

We are working to improve the understanding of the benefits of postpartum support and hope to see an industry that encourages mamas to focus on their own health post-delivery as much as the health of their baby.

If your claim is denied due to lacking medical necessity, your healthcare provider can contact your insurance provider directly to dispute the denial.

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Why do I have to go through a DME supplier?

Going through a DME gives you a higher chance of coverage. The Mama Strut is carried by many DMEs across the US.

If you would like your Mama Strut to be billed in network, you will need to go through a DME that **works with your insurance**. If you do not go through a DME, the device will be billed out of network and may not be covered.

Note that a DME is unable to process your order until ALL completed forms are received from your healthcare provider.

Find a qualified supplier that works with your insurance here:

www.mamastrut.com/find-my-supplier/

Can I go to a supply store in person?

Yes! If you are located near one of our many qualified suppliers, you can go into their store to place your order- just be sure to have completed the insurance checklist at

www.mamastrut.com/insurance/

Does my deductible/out of pocket maximum matter?

If you have not met your deductible, you will likely have to pay 100% out of pocket.

If you have no deductible, but do have an out of pocket (OOP) maximum, your insurance will likely cover a percentage of the cost. Once you have met your OOP maximum you should be covered at 100%.

Can I bill through Tricare

Tricare generally cover the Mama Strut at 100%!

Submit your info at www.mamastrut.com/tricare/ to be connected to one of our qualified Tricare suppliers.



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How do I get an update on my request?

To reach Mama Strut, call 844-370-1858 ext 2 or email rx@mamastrut.com with your full name, expected date of delivery and your date of birth.

If you have already been in contact with a qualified supplier, please contact them directly.

Can I purchase on your website and apply for reimbursement?

Yes, however your insurance will process the claim as **out of network**. If you'd like to buy a Mama Strut and submit for reimbursement through your insurance provider:

- Contact your insurance provider for reimbursement submission options and **out of network** coverage for HCPCS code L8310.
- Download the Certificate of Medical Necessity (CMN) at www.mamastrut.com/insurance/ and have your healthcare provider complete it.
- After purchasing your Mama Strut, submit your invoice and completed CMN directly to your insurance provider.

Can I purchase with an HSA/FSA card?

If you have an HSA or FSA account attached to your insurance plan, you can purchase with your HSA/FSA issued card on our site.

Is Mama Strut FDA Registered?

Registration Number: 3011179445