

Section 8: Considerations when Submitting Medical Justifications

It is important to know how to submit a medical justification properly. Otherwise, the funding request has a high chance of being rejected.

Use the following pointers when submitting medical justifications:

1. Use Appropriate Medical Language

- Medical insurance agencies will only pay for services that are medically necessary.
- Use medical terminology when making the request.
- Elaborate on both the medical condition and the medical need.
- The evaluation must address the individual's needs as specifically as possible from a medical perspective.

2. Follow Agency Requirements

- Meet the agency's requirements exactly when preparing a justification.
- Complete all required forms provided by the insurance agency.

3. Physician Involvement

- Since health insurance is part of a medical system, the "gatekeeper" will be a physician.
- Other professionals (e.g., audiologists, SLPs, PTs, OTs, etc.) may perform the primary evaluation, but a physician's prescription is still required.

4. Essential Documentation for Medical Need

Include the following materials in your submission:

- Physician's prescription
- Letter of medical necessity from the physician
- Letters of medical necessity from other involved professionals
- Discussion of the medical diagnosis, including relevant details
- Discussion of the assistive technology (AT) and its specifications

- Explanation of the individual's functional skills without the equipment and how he or she will improve with it
- Equipment specifications, including costs and photos/catalog images

Note: Medical documentation should usually be dated within six months of the request. Always confirm the time frame with the insurance carrier.

5. Evaluation/Diagnosis Content

The evaluation is an important part of the documentation. At minimum, it should include:

- Background and history of the individual
- Current status of the individual
- Recommended outcomes to improve the individual's condition, including a description of how the device will restore the best functional level

6. Funding Justification

- In addition to the evaluation, prepare a **funding justification**.
 - While the evaluation establishes need, the funding justification explains how the assistive technology will meet that need.
 - It bridges the evaluation and the insurance agency's review process.

An effective funding justification should address:

- Specific needs that the AT will address
- The individual's proven ability to use the AT
- Rationale for this technology as the only solution, including mention of other failed approaches
- Examples showing unmet medical needs without the AT
- Anticipated concerns from the funding agency based on past cases
- If applicable, before-and-after photos or videos showing benefits of the technology

7. Important Considerations

- Do not label the item as an educational device. Most insurers will not fund educational purposes.

- Avoid describing the device as a convenience or recreational item. Funding is only for essential medical equipment.
- Justify all components of the AT, including the accessories.
- Discuss the cost-effectiveness of the AT when appropriate.

8. Common Reasons for Denial

Funding denials often occur due to:

- Technical errors
- Incorrect or incomplete paperwork
- Lack of understanding or awareness of assistive technology by reviewers

If a claim is rejected, determine why, make the necessary changes, add information, and resubmit. Two sample medical justification letters can be found on the following pages.

HUTCHINSON CLINIC, P.A.

April 9, 1998

Blue Cross and Blue Shield of Kansas
1133 SW Topeka Blvd.
Topeka, KS 66629-0001

RE: <Name>
 <Clinic #>

To Whom It May Concern:

I am submitting this letter regarding <Name> for your consideration in providing an augmentative communication device. <Name> is a 40 year-old woman with congenital cerebral palsy, intellectual disability, and nonverbal status. This will not change. She is stable and lives independently in a home with her friend, Stanley. She understands verbal communication quite well but is unable to speak.

During a 30-minute office visit on March 30, 1998, I was unable to understand any of her communication. Her mother was with her and did some interpreting explaining that certain gestures refer to the patient's sister, others to the TECH caseworker, and others to a dog that she wants. The <Assistive Technology> would be very appropriate for these reasons. If such a device could be provided, I would be interested in seeing its effectiveness and would be willing to help in its evaluation with reports to you if needed.

In my opinion, this device would be justified for <Name> on the basis of congenital cerebral palsy in a woman who understands spoken communication but who cannot respond verbally. She also has a severe spasticity and hemiparesis on the left and can use sign language only in a very general way.

Sincerely,

<Doctor's Name>

Sample Medical Justification

To Whom It May Concern:

<Name> is a three year old boy with a diagnosis of spastic quadriplegic cerebral palsy. He is in need of a pediatric wheelchair at this time. The Kuschall Munchkin is an appropriate chair for <Name> for several reasons. He is getting too large for his mother to be able to carry him, and he no longer fits in a stroller. The Munchkin allows the wheels to be adjusted forward and back. This is significant for <Name> in that he has limited range of motion in his left arm, and this will allow the wheels to be adjusted such that he can get both hands involved in wheeling.

Besides being a durable chair, the Kuschall also has the capability of growing with <Name>. Since growth is inevitable at this age, this chair would be able to accommodate his size for quite a number of years.

<Name> does not have the strength or balance to transfer into a standard size chair at this time. He is very motivated to move and is a sociable little boy. He needs to be in a wheelchair that allows him to be on the same level with his peers and one that will allow him to transfer in and out independently. It is feasible for him to do these things in a low to the ground type chair such as the Munchkin.

Thank you for your assistance in this matter.

Sincerely,

<Name>