



## **BILLING AND REIMBURSEMENT PRACTICES**

Our mission at Charm Medical Supply is to offer our clients outstanding service and simplify the way that medical supplies are ordered and received. Charm Medical Supply manages all of the requirements associated with ordering supplies under Medicare, MassHealth, Blue Cross Blue Shield and other insurance plans for clients, such as obtaining prescriptions, letters of medical necessity and insurance prior approvals, if required. Our client service representatives help clients determine their insurance coverage and bill the insurance(s) on their behalf. By signing the *Patient Agreement*, the client authorizes Charm Medical Supply to request on their behalf, and to collect directly, all public and private insurance coverage benefits due for products and services supplied by The Company. In the event payments for insurance benefits are made directly to the client, they agree to accept all responsibility for payments due.

**Deliveries are made, as requested by the client, until the item(s) are no longer medically necessary, and/or the client is deemed ineligible to receive the supplies.**

One day prior to the scheduled delivery, the clients' insurance eligibility is verified to ensure coverage for products to be delivered. **If the client is deemed *ineligible* for the date of service, the supplies requested *CANNOT* be delivered.** However, deliveries may resume as soon as the client is determined to be eligible again.

**Direct Pay:** If you request an item or supply which is deemed 'non-covered' by your insurance, it will be required to be paid for *prior to delivery*. We accept Mastercard, Visa, Discover, and American Express.

## **RETURNED GOODS POLICY**

Products delivered to clients may be returned if the product is defective, the incorrect product or quantity of product, or any other acceptable reason- as determined by Management.

Any products presented for return will *not* be accepted unless they are in the *original* package and *unused* and *unopened*. We cannot accept returns of any items that have been used on or next to the skin.

The product return/pick up arrangement must be made by the client with Customer Service as soon as possible. ***The products must be in unused condition; otherwise the client shall be responsible for the cost of the products.***

**The client agrees to inform Charm Medical Supply whenever there are any changes to residence, physician, insurance carrier or prescription. Failure to notify Charm Medical Supply may result in the client being responsible for 100% of the charges for the supplies which were delivered.**

## **INSURANCES COVERED**

|                   |                        |                  |
|-------------------|------------------------|------------------|
| Masshealth        | Medicare               | United           |
| NHP               | Blue Cross Blue Shield | Unicare          |
| Network Health    | Harvard Pilgrim        | <i>AND MORE*</i> |
| Commonwealth Care | Tufts HMO              |                  |
| Alliance          | Fallon                 |                  |

**\* IF YOU DO NOT SEE YOUR INSURANCE LISTED HERE, PLEASE CALL CUSTOMER SERVICE FOR MORE INFORMATION. SOME EXCEPTIONS MAY APPLY.**

***For questions about your billing or insurance coverage, please call Customer Service at (877) 94-CHARM***