



## Insurance Reimbursement Assistance Guide

### Contents:

- Overview
- Tips for Discussions with your insurance company
- Letter of Medical Necessity (LMN) template
- Resources: List of State Insurance Departments

### Overview

Tap water iontophoresis is a recognized medical therapy for treatment and control of primary hyperhidrosis. Hidrex USA TWI devices are registered and cleared by the FDA as medical devices for the treatment of palmar, plantar, or axillary hyperhidrosis.

Hidrex USA does not bill health insurance companies directly for the purchase of Hidrex tap water iontophoresis (TWI) devices provided to the patient. The patient or member will need to purchase the device from Hidrex USA and then submit a claim to insurance for reimbursement for the device.

This guide is provided to help you with the process of getting reimbursed by your insurance company for the purchase of your Hidrex TWI device. We have included a list of codes and numbers that will be necessary in order to file a claim, as well as several helpful discussion points when talking with your insurance company before or after purchase. We also have a sample Letter of Medical Necessity template to be personalized (by you or your physician's office) for you or your family member, and then for your physician to sign. Be aware that each insurance company has slightly different procedures, and some have medical claim forms and other forms that may need to be signed by your physician, in addition to the LMN or prescription. It is best to ask your insurance company before your doctor's appointment to know what documents you need to get signed while there.

While many healthcare plans consider tap water iontophoresis a medical necessity, unfortunately some do not yet, so it is a good practice to contact your provider to see if there is coverage for hyperhidrosis and specifically for iontophoresis for hyperhidrosis. If you are denied, there is a link at the end of this document to each state's insurance department to contact to take further action, if necessary.

Below are some common codes or numbers that may need to be referenced during your discussions with your insurance or on any forms that need to be filled out:

- HCPCS Code (Healthcare Common Procedure Coding System): E1399
- Hidrex USA EIN (Federal Tax ID Number): 47-2587169
- Hidrex USA NPI # (National Provider Identifier): 1093192924
- ICD-10 Code (diagnosis code) for primary focal hyperhidrosis, unspecified: L74.519
- ICD-10 Code (diagnosis code) for primary focal hyperhidrosis, axilla: L74.510
- ICD-10 Code (diagnosis code) for primary focal hyperhidrosis, palms: L74.512
- ICD-10 Code (diagnosis code) for primary focal hyperhidrosis, soles: L74.513

## Tips for Discussion with your Insurance Company

Trying to find out if your insurance carrier will reimburse you for the purchase of your Hidrex TWI device can be challenging. We have compiled a list of talking points that may be helpful when calling your insurance company to find out if they will reimburse you after purchase.

Here are a few things to know or be familiar with before your call:

- You will be requesting reimbursement for the purchase of a Durable Medical Equipment (DME) item; sometimes the insurance representative assumes you are seeking reimbursement for an in-office treatment and will ask for a CPT code. A CPT code is only for in-office treatments. Since you purchased/will be purchasing equipment for in-home use, you will need to give them a HCPCS or “procedure” code, which is E1399.
- The E1399 code is a “miscellaneous” DME code. Insurance reps are often not familiar with this code and need a little educating. They will sometimes ask for a different code that is more specific. There is not a specific code for an iontophoresis device, therefore it **MUST** fall under the E1399 code. Any other code would be fraudulent.
- Typically when a code for a specific item is covered, an insurance company will pay a set amount for that particular code (for example, any wheelchair that falls under a code of Kxxxx would be covered for exactly \$512 regardless of make or model). There are a multitude of products at significantly different price points that fall under the miscellaneous E1399 code, so the insurance company pays a *percentage* of the cost, **NOT** a set amount. Therefore, you are trying to find out what percent of the purchase they will cover, **NOT** a specific amount.
- Some insurance companies give Prior Authorization for these types of claims, and some don’t. You must decide if the “assurance” of a Prior Auth is something you want before purchasing
- Most insurance plans have In-Network and Out-of-Network benefit levels. Hidrex USA is not contracted with any insurance companies, so purchasing from Hidrex USA would be considered Out of Network (with typically higher deductibles and lower reimbursement levels), but you can attempt to receive In-Network benefits (see below).

Once you are familiar with the above points, you are ready to call:

- Ask if cover hyperhidrosis (unfortunately some carriers specifically exclude hyperhidrosis). If they do have coverage, then ask if they specifically cover iontophoresis for hyperhidrosis. There is a growing trend that more insurances are covering iontophoresis, and the more customers that submit a claim for reimbursement, the more insurance companies will become familiar with iontophoresis **AND** hyperhidrosis, and this will help others in the future.
- If they don’t cover it for any reason and you want to appeal, you may start with pointing out two major insurance carriers that have published coverage criteria here:
  - [http://www.aetna.com/cpb/medical/data/200\\_299/0229.html](http://www.aetna.com/cpb/medical/data/200_299/0229.html)
  - [https://cignaforhcp.cigna.com/public/content/pdf/coveragePolicies/medical/mm\\_0037\\_coveragepositioncriteria\\_endoscopic\\_sympathectomy\\_for\\_hyperhidrosis.pdf](https://cignaforhcp.cigna.com/public/content/pdf/coveragePolicies/medical/mm_0037_coveragepositioncriteria_endoscopic_sympathectomy_for_hyperhidrosis.pdf)
- If they do have coverage, inform them it is not available from any of your insurance company’s in-network supplier (typically local or regional DME dealers), and that it is only available directly from Hidrex USA. Hidrex USA would be considered out-of-network, so you should then:
  - Request In-Network benefit levels, rather than Out-of-Network, on the basis that you cannot get it from an In-Network supplier, and this is medically necessary, and is covered. (Some insurance carriers call this an out-of network “waiver”, “exception”, or “gap exception”). You may or may not be granted this based on your specific plan.
  - If you cannot get In-Network benefits, you should evaluate for yourself if seeking reimbursement is worthwhile. Take into account your out-of-network deductible and if you plan on reaching it within the calendar year.

- If you elect to pursue reimbursement, be sure to clarify that Hidrex USA does NOT file claims or bill insurance directly, so you are seeking reimbursement AFTER you purchase it
- Find out what kind of documentation and forms you will need to submit to file a claim. Here are the ones typically required:
  - Prescription and/or a Letter of Medical Necessity (see template on the next page)
  - Insurance company-specific medical equipment claim form (typically downloadable from insurance company website)
  - Itemized Bill/Sales Receipt from Hidrex USA. This is proof that you purchased the equipment and at what price. It also has a description of the equipment (we email an itemized bill upon purchase automatically)
  - Occasionally an insurance company will ask for a W-9 from Hidrex USA. This information is already provided on the Itemized Bill, but if they insist on one, we can provide this to you upon request
- Inquire if there are any other provisions or items you need to file a successful claim.

[Below is a LMN template that can be sent to your physician's office or with their permission prepared in advance (copied, pasted, and then personalized with information specific to the member needing the equipment), and then taken to your physician for signature. ]

## Letter of Medical Necessity for Tap water Iontophoresis Treatment for Hyperhidrosis

*[date]*

*[insurer name]*

*[address]*

Re: *[patient name]*

*[policy number]*

Dear *[insurer name]*:

I am writing on behalf of *[patient name]* to document the medical necessity of tap water iontophoresis for the treatment of hyperhidrosis. This letter provides information about the patient's medical history and diagnosis and a statement summarizing my treatment rationale.

Hyperhidrosis, or excessive sweating, can have a devastating effect on a patient's quality of life, causing physical discomfort, social embarrassment, and disruption of occupational and daily activities. This has certainly been true for *[patient name]*, who has been bothered by hyperhidrosis for *[insert duration of symptoms here]*. Specifically, *[he or she]* has had difficulties with *[insert quality-of-life problems here]*. *[discuss patient's diagnosis, treatment history, and degree of illness]*.

Experts recommend a stepped approach to choosing therapy for hyperhidrosis. More conservative therapies have not controlled *[patient name]*'s symptoms, and therefore tap water iontophoresis is the next logical choice for treating *[his or her]* hyperhidrosis.

In light of this clinical information, and this patient's condition, tap water iontophoresis is medically necessary and warrants coverage. Please contact me at *[(000) 000-0000]* if you require additional information.

Sincerely,

*[physician's signature]*

---

*[physician's name]*

## Resources

If you have difficulty in getting reimbursed for your device by your insurance company, a great resource and advocate is your state's insurance department. Just a mention of your state agency to your insurance company may be enough to facilitate the process and have your claim approved for reimbursement.

Below is a list of links for each state to submit or file a complaint. Processes vary from state to state.

Alabama <http://www.aldoi.gov/Consumers/FileComplaint.aspx>  
Alaska <http://commerce.state.ak.us/dnn/ins/Consumers/FileaConsumerComplaint.aspx>  
Arizona <https://insurance.az.gov/contact-us>  
Arkansas <http://www.insurance.arkansas.gov/csd-complaint.htm>  
California <http://www.insurance.ca.gov/01-consumers/101-help/>  
Colorado <http://cdn.colorado.gov/cs/Satellite/DORAHealthIns/CBON/DORA/1251623077289>  
Connecticut <https://cidonline.ct.gov/ccf/>  
Delaware <http://www.delawareinsurance.gov/services/filecomplaint.shtml>  
District of Columbia: <http://disb.dc.gov/node/319472>  
Florida <https://apps.fldfs.com/eService/Default.aspx>  
Georgia <http://www.oci.ga.gov/ConsumerService/Home.aspx>  
Hawaii [http://cca.hawaii.gov/ins/consumer/filing\\_a\\_complaint/](http://cca.hawaii.gov/ins/consumer/filing_a_complaint/)  
Idaho <http://www.doi.idaho.gov/consumer/complain.aspx>  
Illinois <https://mc.insurance.illinois.gov/messagecenter.nsf>  
Indiana <http://www.in.gov/idoi/2547.htm>  
Iowa [http://www.iid.state.ia.us/file\\_a\\_complaint](http://www.iid.state.ia.us/file_a_complaint)  
Kansas <http://www.ksinsurance.org/department/complaint.php>  
Kentucky [http://insurance.ky.gov/static\\_info.aspx?static\\_id=1&MenuID=15](http://insurance.ky.gov/static_info.aspx?static_id=1&MenuID=15)  
Louisiana <https://www.ldi.la.gov/onlineservices/ConsumerComplaintForm/Complaints/Welcome.aspx>  
Maine <http://www.maine.gov/pfr/insurance/complaint.htm>  
Maryland <http://www.mdinsurance.state.md.us/sa/consumer/file-a-complaint.html>  
Massachusetts <http://www.mass.gov/ocabr/insurance/consumer-safety/file-a-complaint/filing-a-complaint.html>  
Michigan [http://www.michigan.gov/difs/0,5269,7-303-12902\\_12907---,00.html](http://www.michigan.gov/difs/0,5269,7-303-12902_12907---,00.html)  
Minnesota <http://mn.gov/commerce/insurance/consumers/tools/complaints/>  
Mississippi <http://www.mid.ms.gov/consumers/file-company-complaint.aspx>  
Missouri <http://insurance.mo.gov/consumers/complaints/index.php>  
Montana <http://www.csi.mt.gov/complaint/index.asp>  
Nebraska <http://www.doi.nebraska.gov/complaint/complaint.html>  
Nevada <http://doi.nv.gov/Consumers/File-A-Complaint/>  
New Hampshire <http://www.nh.gov/insurance/consumers/complaints.htm>  
New Jersey <http://www.state.nj.us/dobi/consumer.htm#insurance>  
New Mexico <http://www.osi.state.nm.us/consumer-assistance/forms/managed-healthcare.html>  
New York <http://www.dfs.ny.gov/consumer/fileacomplaint.htm>  
North Carolina [http://www.ncdoi.com/Consumer/Consumer\\_Complaint\\_Info.aspx](http://www.ncdoi.com/Consumer/Consumer_Complaint_Info.aspx)  
North Dakota <http://www.nd.gov/ndins/consumers/complaint/>  
Ohio <http://www.insurance.ohio.gov/Pages/ComplaintMain.aspx>  
Oklahoma [https://www.ok.gov/oid/Consumers/Consumer\\_Assistance/File\\_a\\_Complaint.html](https://www.ok.gov/oid/Consumers/Consumer_Assistance/File_a_Complaint.html)  
Oregon <http://www.oregon.gov/DCBS/insurance/gethelp/Pages/fileacomplaint.aspx>  
Pennsylvania [http://www.portal.state.pa.us/portal/server.pt/community/file\\_a\\_complaint/9258](http://www.portal.state.pa.us/portal/server.pt/community/file_a_complaint/9258)  
Rhode Island <https://sbs-ri.naic.org/Lion-Web/servlet/org.naic.sbs.ext.onlineComplaint.OnlineComplaintCtrl?spanishVersion=N>  
South Carolina <http://doi.sc.gov/8/Consumers>  
South Dakota <http://dlr.sd.gov/insurance/default.aspx>  
Tennessee <http://www.tn.gov/commerce/complaint.shtml>  
Texas <http://www.tdi.texas.gov/consumer/complfrm.html>  
Utah <https://insurance.utah.gov/complaint/index.php>  
Vermont <http://www.dfr.vermont.gov/insurance/insurance-consumer/file-insurance-complaint>  
Virginia <http://www.scc.virginia.gov/boi/complaint.aspx>  
Washington <http://www.insurance.wa.gov/complaints-and-fraud/file-a-complaint/>  
West Virginia <http://www.wvinsurance.gov/ConsumerAdvocate.aspx>  
Wisconsin <https://ociaccess.oci.wi.gov/complaints/public/>  
Wyoming <https://sites.google.com/a/wyo.gov/doi/consumers>