



# THE VEST® AND MONARCH® AIRWAY CLEARANCE SYSTEMS

## Answers to Your Financial Questions

For those who need help clearing mucus from their lungs, two safe and effective options for “vest therapy” can help: The Vest® System and the Monarch® System from Hillrom.

When considering these airway clearance options, you may have questions about what your insurance will cover. Start here to get the answers you need. And reach out to us if you have additional questions.

When it comes to accessing the health and quality-of-life benefits offered by these devices, the cost of equipment doesn't need to be a barrier. Hillrom can help.

### How much will I have to pay for my device?

Ultimately, the cost to you for The Vest® or Monarch® Airway Clearance System depends on your specific insurance plan: what it covers, what copayments it requires, what deductible you need to satisfy, etc. To meet your financial needs, Hillrom offers several options to assist with payments.

## **What forms of insurance can I use?**

The Vest® System or Monarch® System is generally covered by Medicare, Medicaid, and/or private/commercial insurance when prescribed for a diagnosed condition—such as bronchiectasis, cystic fibrosis, or a neuromuscular disease.

## **Who should I talk with first?**

The process begins by talking with your doctor, who will write a prescription for one of these devices if appropriate and send the order to Hillrom. We'll then contact you to process your order.

## **When will I get an estimate of my insurance coverage?**

When we talk with you to process your order, we'll estimate possible out-of-pocket costs based on your insurance. Once you have your device, we will work with the insurance provider and determine your final coverage.

## **How long does the insurance process take?**

While insurance plans vary, it generally takes 45 to 90 days to receive an answer to our request for coverage. If an appeal is necessary, the process to determine final coverage may take longer. In the meantime, you can use your device under your doctor's supervision.

## **What if my coverage is less than estimated?**

When this happens, you have the option of a tiered repayment plan, with monthly payments from 6 to 36 months depending on the amount owed. There's no interest throughout the plan, and no penalty if you choose to pay the balance off early.

## **What if I can't afford the out-of-pocket costs?**

Our no-interest payment plan can be used to cover out-of-pocket costs after insurance coverage. Financial assistance may also be available to patients who qualify.

## **When will I be billed?**

After insurance coverage is determined, you will be billed for any amounts not covered by your insurance and/or any copayments, co-insurance, or other amounts that you are responsible for under your insurance plan. In the event of financial hardship, contact us at 1-800-426-4224 to discuss our payment plan options, or possible financial assistance if you qualify.

## What if I need help getting my insurance company to pay?

If you authorize us, we will help pursue possible options to obtain coverage. Drawing on years of experience with the insurance submission process, our dedicated reimbursement staff will work with you and your insurer to:

- Assemble and submit required paperwork
- Answer questions
- Coordinate appeals

## What happens if my insurance denies coverage?

If your insurance carrier denies coverage, we'll work with you to assist in an appeal where appropriate. If we reach the end of the process and you do not want to pursue one of the identified alternatives (such as a payment plan), you can return the system without further obligation.

## We're committed to helping you breathe easier

If you have further questions about the financial aspects of The Vest® or Monarch® Systems, feel free to give us a call us. Just be sure to have your insurance card handy so we can best meet your needs.

**You can contact us via this toll-free  
number: 1-800-426-4224, Ext. 232011.**

**hillrom.com**

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