

Private Insurance (Non-Medicaid) Covered Incontinence, Ostomy, and Urology Supplies

Many individuals with special needs require incontinence supplies longer than typically developing children and, often, throughout their life. Incontinence supplies include briefs (diapers), pull-ups, belted undergarments, under pads, bed pads, liners, gloves, and others.

Medicaid Coverage

In Indiana, Medicaid will cover some incontinence supplies. Please see our [Fact Sheet: Indiana Medicaid Coverage of Incontinence, Ostomy, and Urology Supplies](#) for more information. If Medicaid is not the primary insurance, you may have to first submit claims and adhere to benefit policies established by the primary insurer before Medicaid will cover these items.

Non-Medicaid Coverage

Contact your insurance company directly to discuss incontinence supply benefits. As plans vary widely, it is important to know the specific benefits of your plan. If your plan does not cover the supplies, consider working with your physician to establish medical necessity for the supplies and filing an appeal with your insurance.

Establishing Medical Necessity

Talk with your health care provider to establish medical necessity for incontinence supplies. Generally, for these items to be covered, the individual seeking the coverage must be older than the “typical” age for potty-training, usually age 3. This age may vary by policy. Once you have determined the age at which the insurer will cover the supplies, ask the health care provider to write a letter stating the child’s age, diagnosis and/or medical justification for the supplies. Additionally, the health care provider should outline the quantity of supplies needed each day in the letter. Next, ask the health care provider to write a prescription for the supplies and forward this information to a supplier.

Insurance policies may differ regarding justification and documentation of medical necessity. It is best to confirm with the insurer the necessary information before submitting documentation.

Before assuming out-of-pocket expenses after a denial, consider submitting an appeal to your insurance company, including the medical necessity justification, prescription, and any other supporting information regarding the need for incontinence supplies.

Suppliers

The medical supply company from which you obtain the incontinence, ostomy, and/or urology supplies may vary depending upon your insurance policy. Some insurers may require you to obtain supplies from predetermined vendors, while others may allow freedom of choice. Medical supply companies will offer a more comprehensive range of services, typically including billing third party payers (insurance companies), than retail stores. If your insurer does not stipulate the vendors from which you may purchase supplies, your medical provider(s) may be able to suggest vendors to you, including mail order and online options. When comparing vendors, be sure to review the range of supplies offered, whether the vendor will bill insurance, shipping policies, and customer service policies. Also, you may want to consider comparing supply costs, especially if your insurer covers a max dollar amount of supplies (rather than a max number of supplies). Remember to factor in shipping fees, taxes, and other costs, if needed.

To learn more about these and other programs, contact Indiana Family to Family. We will assist you as you navigate health care systems and services, especially those available to individuals with special health care needs.
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Dual Medicaid and Private Insurance Coverage

Medicaid rules state that private insurance is primary, and you must seek coverage from the primary insurer first. The benefits and policies regarding incontinence supplies of the private insurer will stay the same, regardless of Medicaid coverage. If the primary insurer does not stipulate a vendor, many parents choose to use a Medicaid provider so that if the primary insurance fails to cover the supplies, it is a more seamless transition to using Medicaid coverage with the same company (instead of having to switch at that point to a Medicaid-approved supplier at that time). The type of Medicaid an individual receives may dictate where supplies may be purchased. Please check your plan benefits before enrolling with or purchasing supplies from any provider. Medicaid waiver recipients using Traditional Medicaid have the option of two providers to supply these products. Those providers are:

- Binson's Medical Equipment and Supplies (1-888-246-7667; www.binsons.com)
- J & B Medical Supply (1-800-737-0045; www.jandbmedical.com)

For more information about Medicaid coverage and these suppliers, please visit our [Fact Sheet: Indiana Medicaid Coverage of Incontinence, Ostomy, and Urology Supplies](#).

Additional Funding Sources

In some cases, individuals who do not receive any insurance coverage for incontinence supplies may be able to find outside sources of funding. Some suggestions for finding funding and/or reducing the financial impact of purchasing supplies include:

- Do research. These sites provide solutions to individuals who experience incontinence:
 - Incontinent Resource Center: <http://www.incontinentsupport.org/>
 - National Association for Continence: <http://www.nafc.org/>
 - Simon Foundation for Continence: <https://simonfoundation.org/>
- Approach community and state support agencies. Network with diagnosis-specific support organizations. Ask about opportunities to apply for grants and places to obtain supplies.
- Ask local food and clothing banks, preschools with supply closets, physicians' offices, and other organizations if they provide diapers or samples.
- Contact the manufacturer of the product you use. Ask if there is a financial aid or charity program available.
- Comparison shop. Investigate the products and prices offered by local and national vendors. Factor in additional service costs, such as shipping. Ask if vendors will accept coupons or will offer discounts for buying in bulk, referring others, or frequently shopping with that vendor.
- Ask friends and family to collect coupons if using brand name supplies.
- Consider using generic supplies. These are often cheaper than brand name supplies.
- Remember: medical expenses, including incontinence supplies for children three years or older, may be considered tax-deductible. For more information, families may consider consulting the IRS or a Certified Public Accountant.

Programs and systems change often. It is important to ensure that you are using the most current information. This fact sheet was updated July 2024. Please check <https://www.inf2f.org/fact-sheets.html> for the most recent edition.

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