

# Navigating Private Insurance

## What steps do I need to take to get my products and insurance in place?

### 1) Determine that there is a medical need for the product

Speak to your healthcare provider if you feel you need assistance emptying your bladder. The recommendation to start intermittent catheterization should come from a Urologist or Health Care Provider.



### 2) Product Trial

- ✓ Your Urologist or Health Care Provider can recommend a product for you to trial
- ✓ Sign up for [Coloplast Care](#) to access additional product samples (ie: compact options for travel)
- ✓ Decide which catheter(s) work best for you and your lifestyle



### 3) Prescription / Letter of Recommendation

- ✓ Product(s) has/have been decided on
- ✓ Doctor/Urologist has recommended a usage frequency (ie: catheterize 4 times per day)
- ✓ Doctor/Urologist provides a prescription\* and fills out the [Coloplast Letter of Recommendation](#)



### 4) Submit documents to insurance provider

- ✓ Prescription\* / [Coloplast Letter of Recommendation](#) completed by healthcare provider
- ✓ Quote from retailer (facilitated by [Coloplast Care](#) team)  
OR
- ✓ Initial receipt (for those purchasing prior to submitting claim)
- ✓ Any claim forms required by your insurance provider
- ✓ Contact the [Coloplast Care](#) team if you need additional support

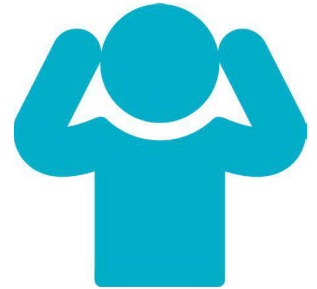


*\*prescription is not required to purchase intermittent catheters in Canada, but some insurance providers will request one as documentation to support a claim*

## What if my insurance company denies my claim?

### 1) Follow up with your insurance provider

Request a detailed explanation as to why the claim was denied.  
The insurance company should be able to justify why the items requested are not covered.



### 2) Consider notes or fine print

Can you provide further information or clarification in order for your provider to find the appropriate area of coverage?

### 3) Collect additional documentation as required

**Coloplast Letter of Recommendation:** outlining the medical need for your products  
**Prescription\*** from your healthcare provider detailing product usage frequency  
**Quote from retailer:** including product codes and pricing, based on frequency outlined by Rx  
The [Coloplast Care](#) team can help facilitate a quote, and provide the Letter of Recommendation to you

### 3) Resubmit your claim

Submit your claim with additional details & documentation

***“Often, success is found with persistence in submitting, resubmitting if required, and providing the correct documentation.”***

Gallian, Coloplast Care Direct-to-Consumer Advisor

## Frequently asked questions

### *What is the difference between uncoated and hydrophilic (pre-lubricated) catheters?*

**Single-use hydrophilic-coated catheters** (ie: [SpeediCath®](#)) are instantly ready to use.

Hydrophilic-coated catheters are coated with a lubricating layer for smooth insertion and withdrawal.

**Uncoated catheters** (ie: [Self Cath®](#)) have a siliconized surface for smooth insertion. Lubricant is added to the catheter prior to insertion.

### *Will my private insurance cover the cost of the lubricated catheters?*

Most private insurance providers do cover the cost of lubricated catheters. Many plans will cover a minimum frequency allowance, or have a maximum coverage cap. With the proper documentation and justification, they will often cover more than just the basic amounts if there is a specific medical need; the amounts can be adjusted and increased.

### *How much will my catheters cost per month/year?*

The cost of your products will vary based on your usage frequency (recommended by your healthcare professional), as well as the product you use. Although Coloplast products do have a suggested retail price; retailers are free to set their own prices. As such, the cost of a single product can vary widely between retailers.

Our [Coloplast Care Team](#) can help you find a retailer that meets your specific needs, as well as facilitate a quote to provide to your insurance provider. You can reach the [Coloplast Care Team](#) at 1-866-293-6349 or [ca\\_conspect@coloplast.com](mailto:ca_conspect@coloplast.com)

### *How can I identify what type of Insurance Coverage I have access to and what it will cover?*

Insurance plans (both individual and group plans), vary in what they will cover, and in which amounts. You may have full coverage (100%), or partial coverage (where a co-pay is required). Often, this is 80% coverage, with a 20% co-pay. Consider looking at your Coverage Booklet and/or get in touch directly with your Insurance Provider to confirm what type of coverage you have.

### *I am under my parents Insurance Plan, am I eligible for coverage?*

Typically, children will qualify under a parent's plan until the age of 26. Contact your provider for details, as the age limit and requirements may vary.

## Frequently asked questions

### *I have coverage in place for my products and I want to change from my current product to another option?*

Different catheter options can work for different scenarios or needs. It is important to acknowledge the need for a specific product (ie: hydrophilic catheters to ensure ease of insertion; compact catheters to ensure compliance with your catheterization schedule when not at home). The steps for accessing coverage for a new product are the same as those detailed on page 1.

### *How can I order and start receiving my catheters?*

Coloplast products are sold through retailers across Canada. These include both brick-and-mortar store-front locations and online retailers.

Whether you prefer a brick-and-mortar store you can visit or purchasing online with next day shipping, our [Coloplast Care Team](#) can connect you with a retailer that best meets your needs. You can reach the team by phone at [1-866-293-6349](tel:1-866-293-6349) or enroll online at [www.coloplast.ca/careform](http://www.coloplast.ca/careform)

### *How can I enroll in Coloplast Care for further assistance with products and reimbursement?*

You can enroll in [Coloplast Care](#) online at [www.coloplast.ca/careform](http://www.coloplast.ca/careform), or by phone at [1-866-293-6349](tel:1-866-293-6349)

### *I'm having a hard time incorporating intermittent catheterization into my everyday life. Can I still work out or travel?*

Yes! With a little extra planning, you can do all of the things you love. The [Coloplast Care](#) website includes dozens of articles on incorporating IC (intermittent catheterization) into your everyday life. From IC hygiene and establishing routines, to socializing, exercise, work and travel. [Coloplast Care](#) offers a helping hand whenever you need support and gives you the tips and tools you need to take control of bladder issues. Explore the Coloplast Care website at [bladder.coloplastcare.ca](http://bladder.coloplastcare.ca)