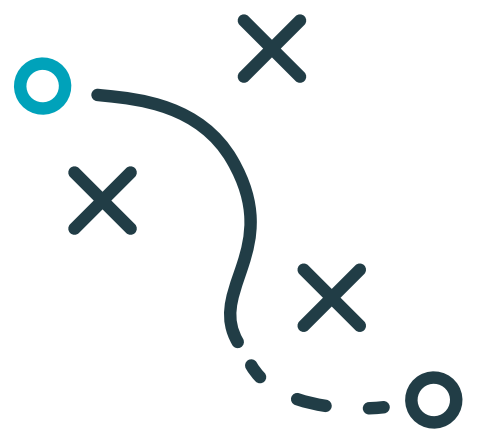




Navigating Private Insurance for catheter users



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

STEP 1

Determine that there is a ***medical need*** for the product

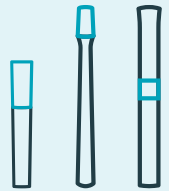
Speak to your healthcare provider if you feel you need assistance emptying your bladder. The recommendation to start intermittent catheterization should come from a Urologist or Health Care Provider.



STEP 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



STEP 3

Prescription / **Letter of Recommendation**

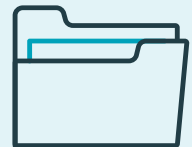
- ✓ Product(s) has/have been decided on
- ✓ Doctor/Urologist has recommended a usage frequency (ie: catheterize 4 times per day)
- ✓ Doctor/Urologist provides a prescription* and fills out the **Coloplast Letter of Recommendation**



STEP 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



Brianna | User, Continence Care

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 your prescription.

Coloplast Care Team: can help you with obtaining a quote, product-related documents, and provide you with the **Letter of Recommendation**. Feel free to reach out to Coloplast Care if you have any questions related to your product of choice.

4 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 | Senior Bilingual Consumer Support Representative - DTC



Brianna | User, Continence Care

Frequently asked questions

1. What is the difference between uncoated and hydrophilic (pre-lubricated) catheters?

Uncoated catheters (ie: **Self Cath**[®]) have a siliconized surface for smooth insertion and lubricant is added to the catheter prior to insertion. **Hydrophilic-coated catheters** (ie: **SpeediCath**[®]) are instantly ready to use and are coated with a lubricating layer for smooth insertion and withdrawal. Single-use **hydrophilic-coated catheters** are recommended as the preferred treatment option by Canadian urologists and nurses.^{1,2,3}

2. 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 as there is a specific medical need; the amounts can be adjusted and increased.

3. 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 casupport@coloplast.com .

4. 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.

5. 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.

6. 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.

7. 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** or enroll online at [visit.coloplast.ca/careform](https://www.coloplast.ca/careform).

8. How can I enroll in Coloplast Care for further assistance with products and reimbursement?

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

9. 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 the things you love. The **Coloplast Care website** includes dozens of articles on incorporating intermittent catheterization into your everyday life. From intermittent catheterization 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](https://www.coloplastcare.ca).

1. Clean Intermittent Urethral Catheterization in Adults – Canadian Best Practice Recommendations for Nurses. Developed by Nurses Specialized in Wound, Ostomy and Continence Canada, Canadian Nurse Continence Advisors, Urology Nurses of Canada, and Infection Prevention and Control. 1st Ed. 2020.

2. Can Urol Assoc J 2020;14(7):E281-9. <http://dx.doi.org/10.5489/cuaj.6697>

3. Robbs et al., Development of a decision aid for nurses supporting urinary catheter selection; NSWOC Advance, 2024.

Brianna has received compensation from Coloplast to share her information. Each person's situation is unique so your experience may not be the same. Talk to your healthcare provider about whether this product is right for you.