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TIPS ON SHOPPING FOR A SCOOTER

By Doug Harrison, Houston, Texas

WHEEL DRIVES

Front wheel drive scooters are small and tend to be less expensive than rear wheel drive scooters. They can turn in a very tight circle making them suitable for getting around inside in tight spaces. Front wheel drive scooters are easy to maneuver indoors or outdoors on any hard, level surface. However, maneuvering is more difficult in thick carpet, on steep inclines, or outside in gravel and grass.

Most rear wheel drive scooters are larger than front wheel drive units and not suitable for small spaces. Rear wheel drive scooters have great traction and will drive through grass, dirt and gravel, or up and down hills.

DRIVE MECHANISMS

All front wheel drive scooters have either a belt and chain, or two belts which turn the front wheel. There are four different systems used for rear wheel drive scooters; 1) A belt and chain; 2) A sealed gear box and a chain; 3) A sealed gear box and a belt; and 4) A completely sealed direct gear drive.

The direct gear drive is much smoother, quieter, more durable, and requires much less maintenance than the other systems. Direct drive scooters are available from Alpha Mobility, Amigo, Electric Mobility, Leisure Lift Ortho-Kinetics, and Shoprider.

FRAMES

Scooters usually weigh about 100-150 pounds and most people are unable to lift a 100 pound scooter into their car. Scooters with modular frames come apart into four or five pieces making it easier to put a scooter in the car trunk. Some models are much easier than others to take apart and put back together.

One piece frames will fit into a standard size car trunk, however, they are very heavy. Electric lifts are available to help load a scooter into a trunk.

SEATS

There are a wide variety of seats available. All provide different levels of comfort and support. Some scooters come with very plain seats but can usually be upgraded to larger, more plush seats when ordering.

Most of the large manufacturers offer several types of adaptive seating such "Jay" seat cushions, sheepskin

seat covers, high back seats, seat belts, and adjustable seats which can be custom molded. Additionally, most rehabilitation centers can design and build a complete custom seating system if that is needed.

Some seats have solid molded frames, while others have a back which folds down. The folding seats are much easier to transport.

All scooters come with 360 degree swivel seats making it easier to get on and off, and with seat lock mechanisms keeping the swivel seat from turning while getting on and off and driving. Some seats can swivel freely unless you apply the seat lock. Others are always locked in position unless you pull the release. Some scooters are now available with electronic seat locks allowing the seat to be locked and unlocked at the touch of a button, instead of manually pulling or pushing a lever.

ARMRESTS

Armrests provide additional stability and comfort while on the scooter. Scooters come with flip up armrests; with fixed arms; with no arms. Scooter armrests can be upgraded when ordering.

BATTERY CHARGERS

All scooters have a battery charger. There are three types: external, on-board, and built-in.

An external charger is a separate box which has two cords — one to be plugged into the scooter, and one to be plugged into an electrical outlet. An external charger must be transported separately when traveling.

An on-board charger is similar to the external charger, except it is smaller, and there is a place on the scooter for the charger box to sit. Some have a mounting bracket to hold the charger in place. An on-board charger makes it easier to travel because there is not another piece of equipment to worry about.

A built-in charger is permanently mounted inside the base of the scooter. All that is required to charge up the scooter is an electrical outlet. Some built in chargers require a special extension cord and some have the charging cord built into the base. If you travel with this scooter, there are NO additional parts to worry about.

TIPS ON SHOPPING FOR A SCOOTER

Continued from page 1

TILLERS

The tiller is the handle bar that is used to steer the scooter. Some tillers are very plain and simple, while others are very fancy with horns, fuel gauges, speed controls, and on/off switches. Some tillers can be adjusted forward and backward making it easier to get on the scooter, offering more comfort for arms, and assistance in transporting the scooter. Some tillers can also be telescoped up and down.

PERSONAL PREFERENCE

Once you have decided on wheel drive, drive mechanism, and frame, the rest is up to personal preference what kind of seat, how big should it be, how big should the wheels be, what color, which is most comfortable? Personal preference will determine whether a sports car, the Cadillac, or the economy version is purchased.

LIFTS

Electric lifts help put the scooter into the car, truck, or van without depending on anyone else.

There may also be a financial incentive to purchasing a lift. <u>Some</u> states refund the sales tax paid on the vehicle. For more expensive cars, the sales tax refund may be several hundred dollars more than the cost of the lift. For more information about this refund in Texas, call the Texas State Comptroller's office toll free at 800-252-5555. Others should contact their state comptroller or department of revenue.

Also, if you are purchasing a new vehicle to carry your scooter, you may be eligible for assistance from the car manufacturer. Ford pays up to \$750; Chrysler pays up to \$1500; GM pays up to \$1000; and Saturn pays up to \$1000. The rebate may be used to cover the lift and the installation.

There are several different types of lifts.

Some lifts fit in your car trunk. A trunk lift does require removal of the seat and removal or tilting of the tiller. Next a cable is attached to the scooter. The lift, which is connected to the car battery, lifts the scooter up which swings around and is lowered into the trunk.

Rear exterior lifts attach to the back of the car, on a regular receiver hitch. The scooter is driven onto the lift's platform. When a button is pressed, the lift picks up your entire scooter and secures it.

Lifts for mini-vans are becoming extremely popular. The mini-van lift picks up the entire scooter and swings it into the rear of the van. There is no need to remove anything. A mini-van lift can allow someone with extremely limited mobility to load and unload a scooter without any assistance. There are also lifts

made specifically for vans, hatchbacks, suburbans, pick-up trucks, and station wagons.

INSURANCE AND MEDICARE

Insurance may pay for the whole thing, but it depends on what type of insurance you have. Medicare may pay for the whole thing if Medicare's requirements are met. Usually, lifts are not covered by insurance or Medicare, but check into the possible auto tax refund.

Tips Regarding Medicare ...

Doug Harrison distributes the information below to his potential customers. The information also applies to other dealers in the United States. One exception could be that other dealers may or may not elect to take assignment.

WILL MEDICARE APPROVE A SCOOTER FOR YOU?

In a nutshell: Medicare will buy you a scooter if you <u>must</u> have one to be able to get around <u>inside</u> your home.

Medicare will not pay for equipment used by someone in a nursing home. Medicare will not pay for a lift to put your scooter in a vehicle. Medicare refers to all electric wheelchairs and scooters as power operated vehicles (POV).

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According to Medicare's Coverage Issues Manual 60-5 and 60-9: A POV is covered when ALL of the following criteria are met:

- 1. The patient's condition is such that a wheelchair is required for the patient to get around in the home,
- 2. The patient is unable to operate a manual wheel-chair,
- 3. The patient is capable of safely operating the controls for the POV, and
- 4. The patient can transfer safely in and out of the POV and has adequate trunk stability to be able to safely ride in the POV.

Very important quote from Medicare ... "Most POV's are ordered for patients who are capable of ambulation within the home but require a power vehicle for movement outside the home. POV's will be denied as not medically necessary in these circumstances."

HOW MUCH WILL MEDICARE PAY?

Answer for Texas: \$1468.04, NEW; \$1101.02, USED. Answer for other states in Region C: Each state is different but the range is \$1689.82 to \$1987.79 NEW; \$1336.29 to \$1572.11 USED. The range will vary for Regions A, B, and D. See below for the listing of states in each Region. Your physician will know the exact figures for your Region and state.

Medicare will pay 80% of the allowable amount, or 80% of the actual cost of the scooter, whichever is less. You or your secondary insurance will be responsible for the payment of the remaining 20% or 20% of the actual cost of the scooter, whichever is less.

PURCHASING YOUR SCOOTER

There are two ways to purchase a scooter and file for Medicare coverage.

Non-Assigned You may select any scooter, regardless of price. You pay for the scooter, in full, and take delivery of your scooter immediately (Delivery time for custom ordered scooters is 2-4 weeks). The SCOOTER Store will then file a Medicare claim for you. Medicare will reimburse you directly for the covered amount when and if your claim is approved.

ASSIGNED You may only select from a limited number of scooters, based upon the price of the scooter. You will be required to pay any deductible or co-payment in advance. However, you still take delivery of your scooter immediately. Medicare will reimburse The SCOOTER Store directly for the balance. Although The SCOOTER Store is not a "participating provider," we can submit Medicare claims on assignment on a case by case basis. The SCOOTER Store will file an assigned claim for you ONLY if you have a Confirmation Letter with a Prior Approval Number. (For more info see the discussion about assigned claims at the end of this article.)

THE FIVE ITEMS REQUIRED TO FILE A CLAIM

1. Certificate of Medical Necessity (CMN) — DMERC 07. (Not required if you have a prior approval number.) The CMN must be filled in by a specialist in physical medicine, orthopedic surgery, neurology, or rheumatology.

Another very important quote from Medicare "A POV is usually covered only if it is ordered by a physician who is one of the following specialties: Physical Medicine, Orthopedic Surgery, Neurology, or Rheumatology. When such a specialist is not reasonably accessible, e.g. more than one day's round trip from the beneficiary's home, or the patient's condition precludes such travel, a prescription from the beneficiary's physician may be acceptable. When the ordering physician is in a specialty other than the four listed in coverage rules, additional documentation must be sent in with the claim which clearly describes the special curcumstances."

- 2. **Insurance claim form HCFA 1500.** You must fill out the 1500 Health Insurance Claim Form. Only the top part of the form through box 14, needs to be filled out by you. Have your doctor fill in boxes 17, 17A, and 21. The SCOOTER Store will fill out the rest.
- 3. **Doctor's written order.** You must have a "note-pad" prescription from your doctor. This prescription must be on a piece of paper that has your doctor's name printed on it (just like the pads of paper they use for drug prescriptions). The note-pad prescription should read something comparable to: "Three wheel electric scooter," NOT "electric wheelchair."

Scooters can be reimbursed by Medicare only if the doctor has furnished The SCOOTER Store a written order for the scooter, before you take delivery of the scooter.

- 4. **Copy of Your Medicare Card.** You will need to provide The SCOOTER Store a copy of your Medicare card.
- 5. **Copy of your receipt.** You must enclose a receipt for the scooter showing the make and model.

Be sure to make copies of everything for your records. It is always possible that your claim may get lost in the mail, or may get lost by Medicare.

A paper claim (without prior approval) will take 6 to 8 weeks to process. A claim that requires additional reviews, appeals, and fair hearings will take considerably longer.

PRIOR AUTHORIZATION FOR MEDICARE

Very simply stated, your doctor or his/her employee can call Medicare (DMERC for your region), get an approval number, and you can go get your scooter.

Continued on page 4

TIPS ON SHOPPING FOR A SCOOTER

Continued from page 3

REGION C DMERC (Durable Medical Equipment Regional Carriers) covers Texas, Puerto Rico, Virgin Islands, AL, AR, CO, FL, GA, KY, LA, MS, NM, NC, SC, OK, TN.

REGION A DMERC covers CT, DE, ME, MA, NH, NJ, NY, PA, RI, VT.

REGION B DMERC covers DC, IL, IN, MD, MI, MN, OH, VA, WV, WI.

REGION D DMERC covers AK, AZ, CA, Guam, HI, ID, IA, KS, MO, MT, NE, NV, ND, OR, SD, UT, WA, WY.

According to Medicare, prior authorization should be obtained by your doctor before you get a scooter. All that your doctor or his/her employee has to do is call the Prior Authorization phone number. Medicare will usually give their decision to the doctor's office during that same phone call. If the prior authorization is approved the doctor's office will be given a prior approval number.

Your doctor or his/her employee will be asked all of the questions on the CMN form (DMERC 07.01). Their answers will determine whether or not you are approved for a scooter. The answers required for approval are discussed in Section #1 above: Will Medicare approve a scooter for you? Your doctor will be required to certify that all answers are true, accurate, and complete. Falsification, omission, or concealment of material fact may subject him/her to civil or criminal liability.

Obtaining a prior approval number means that you may elect to have The SCOOTER Store submit an assigned claim for you. However, it will also benefit you on a non-assigned claim.

1. On a non-assigned claim the advantage of Prior Approval is that you are almost guaranteed to have your claim approved.

POST-POLIO BIBLIOGRAPHY

"Coping With the Late Effects: Differences
Between Depressed and Nondepressed Polio
Survivors." Denise Tate, PhD; Ned Kirsch, PhD;
Frederick Maynard, MD; Christopher Peterson,
PhD; Martin Forchheimer, MPP; Allison (Sunny)
Roller; Nancy Hansen, PhD. American Journal of
Physical Medicine & Rehabilitation, February, 1994,
Volume 73, No. 1, pp. 27-35.

This study examined differences between depressed and nondepressed individuals with a history of paralytic poliomyelitis in terms of demographics, health status and coping strategies. Only 15.8% of the sample (116) had scores indicating depression and elevated distress.

2. The SCOOTER Store will file an assigned claim for you ONLY if you have received a letter from Medicare confirming your Prior Approval Number.

ASSIGNED CLAIMS

On an assigned claim, your selection of scooters will be limited. The limit is based upon the allowable amount set by Medicare. The SCOOTER Store is prohibited by federal law to collect more than the allowable amount on any assigned claim. Please do not ask us to file a claim for a scooter that is over the federally set allowable. (We don't like small rooms with bars, and we don't like to eat bread and water!!)

The scooters which are available to you on an assigned Medicare claim are any new scooter under the allowable amount for your state (\$1835.05 in Texas) or any used scooter under the allowable amount for your state (\$1376.28 in Texas). Out of 200 plus scooters, there are only five or six which fall within this price range.

What about getting other scooters on assignment? If you are interested in a scooter that is not listed above it is probably due to the price of the scooter. SINCE MEDICARE IS ONLY APPROVING YOUR SCOOTER FOR USE INSIDE YOUR HOME, THE ALLOWABLE AMOUNT IS SET TO COVER A SMALL INDOOR SCOOTER. If your assigned claim is approved for any of the above scooters, Medicare will buy THAT scooter for you. If you want a more expensive scooter, you will have to file a non-assigned claim.

WILL MEDICARE PAY FOR REPAIRS?

YES! — if and only if Medicare purchased the scooter for you.

If Medicare <u>did not</u> buy your scooter, they will not pay for any repairs.

You will be required to pay for the repairs at the time you pick up your scooter. The SCOOTER Store will file your claim for you. You will be reimbursed directly from Medicare, if your claim is approved. For your claim to be approved, you must have documentation showing that Medicare bought your scooter, and a current prescription from an approved doctor.

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