As the East and West Kootenays' home medical equipment and supplies, we understand the medical services journey can be an overwhelming and confusing process.

We're here to help. The following document is intended as a resource to get you started. We suggest you print it out and take it with you as you proceed through your journey. You'll find it helpful to refer to it every now and again, and to keep all your important phone numbers and websites together in one place.

Kootenay Columbia Home Medical Equipment (KCHME) serves all of the East Kootenay and Kootenay Boundary communities within the Interior Health Authority.

Please contact us to assist with your medical supplies and equipment needs at **250-426-6600** or **info@kchomemedical.ca**

View Map of our service area

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Public Health Centres and Health Services

In the event that you are looking to access any form of public health services, please follow one of the following links to locate the Public Health Centre nearest you.

Interior Health

Interior Health Home Page
If you live in one of the following regions, call **1-800-707-8550** to connect with your regional health-care services.

HealthLinkBC

Visit **HealthLinkBC** or refer to the organization's **services finder**
Call 8-1-1 or 7-1-1 if you are hard of hearing.

There are several additional useful Interior Health Authority Links:
Interior Health Authority
Interior Health Authority Seniors Health
Interior Health Authority Palliative & End of Life Care
Interior Health Authority Adult Health
Interior Health Authority Primary Care
Interior Health Authority Home and Community Care Home
Interior Health Home and Community Care Contact List
Visit **Home and Community Care Provincial Funding** if you are interested in the provincial programs and funding resources available to you.

For more information on provincial family and social supports, including Income Assistance, Seniors, Children's Services, and Services for People with Disabilities, visit **BC Family and Social Supports**

Additional Community Resources

The Office of the **Seniors Advocate British Columbia** also contains additional resources on topics including health care, housing, income supports, personal supports and transportation.

The **BC Seniors Guide** is available in English, as well as several other languages including French, Chinese, Punjabi, Vietnamese, Korean and Farsi.

CARP

The **Canadian Association of Retired Persons (CARP)** is another advocacy group promoting the interests of seniors across Canada.

Funding for Medical Supplies and Medical Equipment in BC

The Canada Health Act does not address funding for medical equipment and medical supplies; therefore, each province and territory sets out their own policy and funding model. In BC, funding for medical equipment is predominantly privately funded, either with personal household funds or through extended medical benefits. For those with limited means, income and disability assistance may cover the cost of basic equipment. Additionally, in BC the government provides support to qualified children and adults with developmental delay. There are also some wonderful community and not-for-profit organizations that generously offer support.

BC Income and Disability Assistance Services.
We also suggest you review the Income **Assistance Application Process** for additional insight into the steps required to qualify for medical equipment.

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Funding for Medical Supplies and Medical Equipment in BC Cont.

In order to qualify for medical equipment, you will need to request a prescription from your doctor that details each piece of equipment you require. You will also likely be referred to a Public Health Centre where either a community Occupational Therapist (OT) or Physiotherapist (PT) will complete an assessment and, if appropriate, supply a letter of medical justification confirming the piece/s of equipment is/are medically appropriate.

All products supplied by KCHME to qualified applicants are governed by a Master Standing Agreement. Visit BC's **Mobility Devices and Durable Medical Equipment** list to view the most common equipment categories available.

Navigating Extended Medical Benefits

Extended Medical Benefits (Third party: Blue Cross, Green Shield, Guardian, Manulife, Claim Secure, Great West Life, etc.):

Each extended medical benefits insurance provider has its own process. In the event that you are unsure about your benefits coverage, please review your benefits policy book or contact your insurance company directly (you will need to provide your policy and plan numbers). Due to confidentiality and privacy requirements, KCHME cannot contact your insurance company on your behalf.

In general, most extended medical benefit policies will require, at minimum, a doctor's prescription and a quote from the medical equipment supplier for the desired product. The doctor's prescription should contain a diagnosis of your condition, prognosis for your future, and the piece/s of equipment you require. Additionally, many insurance providers will also require an Occupational Therapist (OT) or Physiotherapist (PT) to complete an assessment and supply a letter of medical justification that confirms the piece/s of equipment is/are medically appropriate.

Prior approval
We encourage you to submit a prior approval request to your extended medical benefits provider before ordering a piece of equipment to ensure you understand your portion of the payment. Your provider's funding decision may take anywhere from a couple of weeks to over a month. At your discretion, you have the option to not wait for your insurance company's decision; however, this means you may be responsible for the entire value of the purchase in the event it is not covered by your extended medical benefits.

Assignment of payment
Some extended medical benefit providers also permit policy holders to complete assignment of payment forms. In the event your medical benefits provider supports this process, it allows KCHME to submit the invoice directly to an extended medical benefit supplier rather than you paying out of your pocket directly and waiting for your insurance company to reimburse you.

Deposits
We typically request a 50% deposit prior to placing an order for custom/special order products. However, in the event that you supply us with a signed assignment of payment form, the value of the assignment of payment may reduce your required deposit.

Equipment limitations: Medical equipment vs home modification items
Extended medical benefits often cover a portion of the price of approved medical equipment (hospital beds and mattresses, scooters, wheelchairs, power wheelchairs, compression garments, bracing products, etc.). However, extended medical benefits most often do not cover home accessibility modifications (stair-lifts, porch lifts, elevators, ramps, etc.). Please contact your benefits provider with your policy and plan number to confirm equipment eligibility.

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Navigating Extended Medical Benefits Cont.

Equipment allowance and replacement
Many extended medical benefits insurance policies will establish limits for the number of items you may obtain under your plan and the frequency with which you are eligible to replace an item. For example, you may be eligible for three pairs of compression stockings per year every year. Alternately, in the case of a power wheelchair, you may only be eligible to replace your power wheelchair every five years. We suggest you review your benefits policy book or contact your extended medical benefits provider directly with your policy and plan number to confirm quantity limits and replacement frequency.

Equipment trials
In order to determine if a piece of equipment will be suitable for your medical needs, we typically bring sample equipment for you to try during our appointment with you and your OT/PT; a family member or friend may also attend this appointment. An equipment trial may occur at your home, in your community or in one of our two store locations depending on the pieces of equipment requested and the intended use. Equipment trials often consider both your functional requirements and environmental considerations (eg: does this wheelchair fit me and is the wheelchair narrow enough to fit through my bathroom door).

Other Funding Options

Beyond friends and family, selected government programs and extended medical benefits, there are several community and not-for-profit organizations that provide funding for medical equipment. We suggest you visit the **Funding Resources** page on our website for more information on several of the active no-for-profit groups in our area.

Funding for home modifications is one of the most common questions we get asked. If you are interested in a stair-lift, porch lift, VPL or home elevator, visit the BC Housing: **BC Rebate for Accessible Home Adaptations (BC RAHA)** for information on eligibility and application forms.

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