

## Are you covered under a secondary plan by someone else, such as a spouse?

- Commercial Payers may have exclusions or limitations for penile prosthesis coverage. It is recommended that you check for benefits and eligibility and obtain written prior authorization before performing a penile prosthesis procedure.
- Do you qualify under Cobra to be part of another health plan?
- Explore options whether it's private insurance for individuals or families, or public programs that may have coverage.

**Consider self payment.**- Paying for your surgery out-of-pocket may not be the most desirable option. It may be your only option if you have exhausted all other options. Here are considerations that could make self payment more feasible:

- Negotiate prices with your doctor, hospital and anesthesiologist.
- Explore all of your options regarding where you have your procedure performed as prices may vary.
- If your health plan is not paying for any of the costs, then you are not obligated to follow any rules set by the health plan. You would not be limited to facilities in network. You may also research prices at different facilities and negotiate a price you are the most comfortable with.
- Utilize pre-tax flexible spending plans.
- Explore loan options.
- As with all insurances copayments, cost-shares, and deductibles may apply.

### Important Phone Numbers

Call American Medical Systems for assistance with exploring your options at 1-888-865-3373.

### State Health Insurance Assistance Program (SHIP) for Medicare Patients

To get free Medicare counseling and personalized help making coverage decisions. Call Medicare at 1-800-Medicare (633-4227) and ask to speak with your state's SHIP counselors.

### Department of Defense

To get information about TRICARE for Life call 1-866-773-0404.

### Department of Veterans Affairs

If you are a veteran or have served in the U.S. military call 1-800-827-1000.

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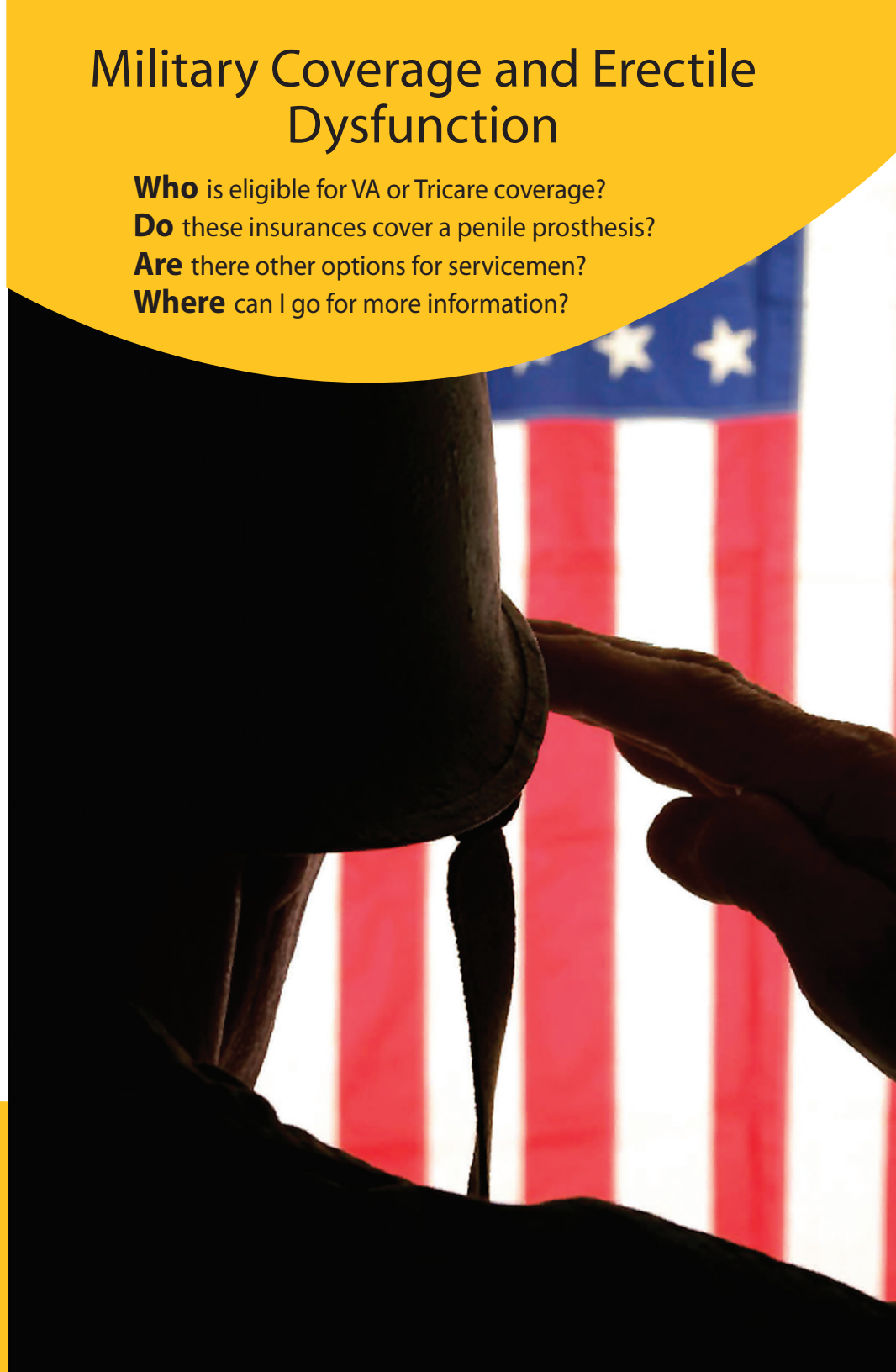
# Military Coverage and Erectile Dysfunction

**Who** is eligible for VA or Tricare coverage?

**Do** these insurances cover a penile prosthesis?

**Are** there other options for servicemen?

**Where** can I go for more information?





Perhaps you have had ED symptoms for months or even years. You may have gone through testing or other medical treatments or procedures before arriving at the decision to have a penile prosthesis implanted to restore function. Now, you may have questions on insurance coverage and alternative sources of coverage for your surgery.

### **What are my options?**

In general a person who served in the active military, naval, or air service and who was discharged or released under conditions other than dishonorable may qualify for VA health care benefits. Reservists and National Guard members may also qualify for VA health care benefits if they were called to active duty (other than for training only) by a Federal order and completed the full period for which they were called or ordered to active duty.

The Veteran's Administration (VA) covers penile implants - specifically listing penile prosthesis as covered - "For organic impotence, correction of a congenital prosthesis anomaly or correction of ambiguous genitalia" in the CHAMPVA Handbook (pg 36).

<http://www.va.gov/hac/forbeneficiaries/champva/handbook/chandbook.pdf>

**Active and retired service members** may be eligible for TRICARE. Tricare is the health care program serving active duty service members, National Guard and Reserve members, retirees, their families, survivors and certain former spouses worldwide. TRICARE provides health care services through both military and nonmilitary hospitals, clinics, and other providers.

TRICARE provides medically necessary appropriate medical care for erectile dysfunction due to organic causes (not related to psychological or psychiatric). TRICARE covers the following treatments for organic impotency:

- External vacuum (pump) appliance;
- Penile implants and testicular prostheses;
- Hormone injections.

The complete policy can be obtained from the web site at:

<http://www.tricare.mil/mybenefit/jsp/Medical/IsItCovered.do?kw=Erectile+Dysfunction+Treatment&topic=Men>

### **I am not eligible for VA or Tricare coverage – What can I do?**

#### **Are you eligible for Medicare?**

- On its website the VA recommends veterans not decline Medicare based solely on their VA coverage. The VA says there is no guarantee funds will continue to be appropriated for medical care for all enrollment priority groups. There is no guarantee that in subsequent years Congress will appropriate sufficient medical care funds for VA to provide care for all enrollment Priority Groups. This could leave veterans, especially those enrolled in one of the lower Priority Groups, with no access to VA health care coverage. For this reason, having a secondary source of coverage may be in a veteran's best interest.

<http://www4.va.gov/healtheligibility/costs/MedicareDEligibility.asp>

- In addition, a veteran may want to consider the flexibility afforded by enrolling in both VA and Medicare. For example, veterans enrolled in both programs would have access to non-VA physicians (under Medicare Part A or Part B).

#### **Medicare and Medicare Advantage Plans typically cover Penile Implants**

- Medicare has a National Coverage Determination for the Diagnosis and Treatment of Impotence which includes surgical treatment with a penile prosthesis. Penile prostheses are covered when medically necessary. This policy is available on the CMS website in the National Coverage Determination (NCD) section under Diagnosis and Treatment of Impotence (230.4).
- Medicare coverage may be further defined by Local Coverage Decisions (LCDs) or Medicare Advantage plans.
- **Medicare Advantage** plans must provide at a minimum the same coverage as traditional Medicare, therefore penile prosthesis would be covered under Medicare's NCD for the Diagnosis and Treatment of Impotence (230.4). Medicare Advantage insurers may have additional steps to follow to qualify.

