

PAY FOR THE GEAR, NOT THE MARKUP

Don't Overpay for Medical Equipment

A price-check guide for wheelchairs, CPAP, walkers, and more — the right gear without overpaying. Plain-English, from the team at Healthvocate.

Varies widely
the price of the same item by supplier

80%
Medicare covers for eligible DME, after deductible

Rent or buy
Medicare sets this per item — check first

Durable medical equipment — wheelchairs, walkers, CPAP machines, hospital beds — can cost very different amounts depending on the supplier, whether you rent or buy, and how it's billed. A little price-checking before you order can save real money. Here's how to get the right equipment without overpaying.

Your DME price-check checklist

- 1 Get the prescription and billing code.**
Most DME needs a doctor's order. Ask for the item's HCPCS billing code — it lets you compare the exact same item across suppliers.
- 2 Check your coverage first.**
Confirm whether your plan or Medicare covers the item, what it pays, and what you'll owe. Medicare typically pays 80% after the deductible from an enrolled supplier.
- 3 Use an enrolled or approved supplier.**
Coverage usually requires a supplier enrolled with Medicare or in your plan's network. The wrong supplier can mean paying full price.
- 4 Compare rent vs. buy.**
Medicare rents some items and buys others. For short-term needs, renting can cost less — ask which applies and run the math.
- 5 Compare prices across suppliers.**
With the billing code in hand, get quotes from several suppliers — and check cash or retail prices too. The same item's price can vary a lot.
- 6 Consider used, refurbished, or loaner options.**
Equipment loan closets, nonprofits, and reputable refurbished sellers can cut the cost for items you don't need brand-new.
- 7 Keep documentation and check the bill.**
Save the order, supplier details, and your quote — then check the final bill against it for errors or surprise charges.

Where the savings hide

| Lever | Why it saves | How |
|-----------------------------|---------------------------------------|--|
| Billing code (HCPCS) | Lets you compare the exact same item. | Ask your supplier or doctor for it. |
| Supplier comparison | Prices vary widely by supplier. | Get 2–3 quotes for the same code. |
| Approved supplier | Keeps your coverage intact. | Use Medicare- or plan-approved suppliers. |
| Rent vs. buy | Short-term needs cost less to rent. | Ask which Medicare applies. |
| Used / refurbished | Lower cost for non-critical items. | Loan closets, nonprofits, reputable sellers. |
| Cash / retail check | Sometimes beats the insured price. | Compare retail before you bill it. |

Before you order, confirm

A doctor's order or prescription (most DME needs one).

The supplier is Medicare- or plan-approved.

What's covered, what you'll owe, any prior authorization.

Whether the item is rented or purchased.

Common mistakes

- Ordering from the first supplier without comparing.
- Using a supplier your plan doesn't approve.
- Buying when renting (or vice versa) costs more.
- Skipping the billing code, so you can't compare.
- Not checking the final bill against your quote.

Get the right equipment — without overpaying.

Healthvocate helps you compare medical-equipment prices and coverage — surfacing the billing code, approved suppliers, rent-vs-buy, and lower-cost options — so you don't pay more than you have to. Start free at [HealthVocate.com](https://www.healthvocate.com).

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