



## TAKE YOUR LIFE BACK!

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### Filing an insurance claim.

Thank you for your interest in our products. Here are some tips that might help when contacting your health insurance.

Contact the insurance company and ask them if they will work with a provider in Colorado. Many will not work with an “out of network” provider. Our NPI is: **1235342288**.

If they will work with a Colorado provider, ask them if they will pay for the product/s upfront, or if they will reimburse you after you purchase them. Ask if they want our company to file a CMS 1500 form. We will be happy to do that.

Your company will probably ask for “procedure codes” or “CPT/diagnosis codes”. You will need to contact your medical provider for the codes that apply to you and then supply those codes to us for submitting.

You will often have to be an advocate for your product needs. Here is other information that will help you claim successfully. Be aware that claims will often take weeks to be resolved.

### Durable Medical Equipment (DME.)

Many insurance companies will consider DME products. They may have a section devoted to approving new DMEs and you may have to state your case to this department. They will need to know that ostomy protection is considered to be a necessity and if often helps if you can get a doctor to state that this is the case for you. Without Ostomy Armor, you are likely to develop a hernia, needing costly surgery. Without our products you may cost the insurance company more by using more barriers and more health care services due to an injury. An injured stoma can require hospitalization. Ostomy Armor will prevent injuries. And with a guarantee on materials and workmanship, the daily cost is pennies per day.

Be aware that the plastic/elastic products that are billed as “ostomy belts” or “hernia protection” have been issued the same HCPC codes as Ostomy Armor, so an insurance company will not know the difference in these products, apart from the price. Below is some language you can use to demonstrate the differences in our products and why they will help save the insurance company money.

- Ostomy Armor is classified as Durable Medical Equipment.
- Materials used in construction include aluminum or titanium, webbing, closed cell foam, X buckles or Cobra buckles, ballistic nylon and seatbelt webbing.
  - Durable construction means a durable, cost effective product for the customer
  - Non-stretch construction means a reduction in hernia development.
- Ostomy Armor protects the stoma from blunt force trauma, preventing hospitalizations.
- Closed cell foam on the back of the Armor protects the stoma from trauma.
- Ostomy Armor holds the seal on the barrier, meaning further cost savings for the user and the provider of ostomy products.

In business since 2006, we have customers going back over a decade who attest to the durability, protective factor and cost savings associated with our products. A decade of customer feedback tells us that despite consistently heavy lifting and vigorous activity, they have experienced no hernias or prolapsing. Customers include police officers, firefighters, weight lifters, wrestlers and sports enthusiasts in every sport.

Customers are able to use a seatbelt, wear a heavy equipment belt, play sports, ride motorcycles and perform any task without the fear of leaks or pain. With our products, customers can return to work. Customers often skip the lengthy insurance process and buy out-of-pocket. Many people claim this on their taxes as a medical expense (consult a tax professional.) For any questions regarding our products, please feel free to contact us.