

# Kaiser Permanente

## Capped Rental FAQ Sheet

### **What is a Kaiser Capped Rental?**

Depending on your type of benefits through Kaiser and your diagnosis, you may qualify for a 12-month Kaiser Capped Rental; more commonly known as a **Long-Term Loan**. This rental is specific to Kaiser Permanente insurance. This acts just like a standard purchase, and Kaiser approves the recommended Speech Generating Device and accessories. Instead of a one-time purchase, Kaiser stretches reimbursement over a 12-month period.

### **Do I qualify for a Kaiser Capped Rental?**

Once the evaluation has been completed, your Speech Pathologist will work directly with your Physician and Kaiser Permanente to get the order for the Speech Generating Device and any accessories. Kaiser will decide if you qualify for a 12-month loan. The loan period begins on the date that Kaiser has approved on the authorization. The equipment is similar to a purchase, and you can start using the equipment right away.

### **When do I receive my equipment?**

Once Kaiser issues an authorization for the 12-month Loan, they will send this request directly to Tobii Dynavox. Once the Funding Consultant receives the authorization, they will call Kaiser to confirm the approval and your benefits. Once those steps are completed, the Funding Consultant will get the equipment ready to be shipped out to you.

### **Do I have to pay anything?**

To determine if there are any copays due, it depends on what type of Kaiser plan and benefits that you have. If there is a patient responsible coinsurance/copay due, this will be a monthly payment. For example, if your plan only covers 80% of the rental, you will have a 20% copay each month. If you have a secondary insurance, we can submit to them for prior authorization and to pick up any copay you may have. If you do not have a secondary insurance, you can talk to your Sales Solution Consultants or Funding Consultant to see if there is any alternate funding to help with out-of-pocket expenses.

### **What if I have a secondary insurance to Kaiser?**

If you have a secondary insurance plan to Kaiser, Tobii Dynavox will normally have to submit to that payer for prior authorization. If that is the case, we will work with you, your Speech Language Pathologist and Physician to collect the necessary documentation that may be needed. We may need additional help from you or a family member in order to obtain the necessary documents. Please note, this may extend the wait time for the equipment.

### **What if my insurance changes during the 12-month Kaiser rental?**

If your insurance changes in any way during the rental period, please reach out to Tobii Dynavox. We will have to check the new eligibility. In most cases, if you do not have Kaiser, we will have to submit for prior authorization for your new plan. Kaiser will not continue to pay for the rental if you are not enrolled in Kaiser insurance. If you are planning to switch to a straight Medicare plan, or have straight Medicare as primary, please inform your Tobii Dynavox Funding Consultant as soon as possible. We may need additional help from you or a family member in order to obtain the necessary documents.

### **What happens when I get the equipment?**

Once the equipment is shipped out to you, it is ready to be used. This is just like a purchase, and support is available to you during the rental period. You may receive notification from your Speech Language Pathologist or local Sales Solution Consultant to discuss training and set up options. Also, someone from the Tobii Dynavox Funding team will call you monthly to make sure there are no insurance changes and the equipment is working properly.

### **How long is the Kaiser Capped Rental?**

The Kaiser Capped Rental can be up to 12 months long. After the 12 months has been completed, the device is now switched over to a purchase and owned by you. We do recommend for you to continue to use your equipment over the 12-month period. Tobii Dynavox is available for additional support, repairs and any help that may be needed.

### **Additional Billing information:**

If Kaiser Permanente denies or recoups payment due to other insurance, you may be held liable for the charges if we cannot obtain the correct information to bill your insurance plan. We also have the right to request the equipment to be returned.



## Repairs

Tobii Dynavox shall, at its expense, provide routine maintenance for all equipment and shall endeavor to repair or replace any item of equipment which is found to be defective **during** the long-term loan period. In the event an item of equipment does not operate properly, the customer shall notify Tobii Dynavox immediately upon noticing the malfunction and request instructions before taking any remedial action or before returning it to us.

## Returns:

During the 12-month Kaiser rental, you have the right to return the equipment for any of the following reasons:

1. If you are no longer using the Speech Generating Device
2. If your insurance changes
3. If your device needs to be repaired.

Note: All equipment included in the loan, including any mounting systems, must be returned with the loan device. This excludes anything that Kaiser or another insurance purchased for you separately. If applicable, you will receive a table or floor stand mount with your rental. However, if Kaiser Permanente approved a wheelchair mount for **approval/purchase in addition**, you would only have to return the table or floor stand mount. Your local Solutions Consultant or Funding Consultant can help sort out those details, if needed.

Please contact us at 1-800-344-1778 or [Funding@tobiidynavox.com](mailto:Funding@tobiidynavox.com) if you are having any issues with the equipment and/or you have any insurance changes.