This is episode 04 of Lymphedema Podcast:

Last week on the podcast week talked about compression and its role in the treatment of lymphedema. Without a well prepared savings account or good insurance coverage it can be hard to pay for the compression that you need. In this episode I am going to give you insurance specific details that will help you navigate insurance coverage. I will also cover how to search for free or discounted garments in the event that your garments are not covered by insurance, or you don’t have insurance.

First and foremost I want to give credit where credit is due. The DME I refer patients to has been a life saver for me and my patients. Sharon and her team are so helpful. One day she was telling me about a coverage list she was creating for a local support group. She was kind enough to forward that completed list to me so I can better help my patients. The list is completely her intellectual property and I give her all the credit for her hard work.

The list has 12 insurance companies and breaks down the coverage for various compression needs. Since they are located in Texas it is important to note that these are Texas specific plans. Coverage may apply to other states however I am not an insurance expert so I would recommend contacting your insurance provider or local DME.

In no particular order let get started!

1. Traditional Medicare will cover only under the circumstances of open wounds or recently treated for wound care. Traditional medicare does not cover compression for. If you have traditional medicare as your primary insurance and BCBS as your secondary, BCBS will not cover compression.
2. Traditional blue cross blue shield, HMO health maintenance organization, and BAV blue advantage will cover compression hose, sleeves, pumps, custom garments and compression bras. Soma plans have exclusion on certain products.
3. Traditional Aetna covers compression hose, custom garments, sleeves, and compression bras. Compression pumps are paid out over 10 months.
4. United Health Care/United Medical Resources covers pumps, sleeves, hose, custom garments, and compression bras. Some plans have exclusions listed on certain products. Your local DME rep can help you navigate these exclusions.
5. Traditional Humana covers most compression hose, sleeves, custom garments, and pumps. But each plan is different. Authorization is required for all items. Some plans have exclusions listed on certain products.
6. Commercial Cigna covers everything! Compression hose, sleeves, pumps, custom garments and compression bras. No restrictions or authorizations needed.

7. Medicare replacements plans follows medicare guidelines and will not cover unless you have open wounds or recent wound care treatment. There is not compression for lymphedema covered under this insurance.

8. Aetna Medicare follows medicare guidelines and will not cover unless you have open wounds or recent wound care treatment. There is not compression for lymphedema covered under this insurance.

9. Humana Medicare follows medicare guidelines and will not cover unless you have open wounds or recent wound care treatment. There is not compression for lymphedema covered under this insurance.


11. Traditional Medicaid, medicaid qualified medicare beneficiary covers compression hose, sleeves, pumps, custom garments, and compression bras. Authorization is required for all.

12. United Health Care Medicaid, Cigna Health Spring Starplus, covers compression hose, sleeves, pumps, custom garments, and compression bras. Authorization is required for all. In addition to authorization there must be four weeks of therapy notes to support requests.

Applications and take aways:

1: Medicare does not cover compression garments, even if you have a secondary insurance. Humana medicare, Aetna Medicare, and Medicare replacement plans

2: Blue Cross Blue Shield and Cigna Commercial both have really good lymphedema coverage.

3: Not all plans are the same. Even insurances that cover most compression items may have specific restrictions or authorization requirements.

4: Seek out a certified fitter at a durable medical equipment retailer. Your therapist should be able to recommend one to you. Compression garments are expensive but there is help out there, unfortunately it takes some effort to find the right people to help.

Mother Teresa says “Loneliness and the feeling of being unwanted is the most terrible poverty” This podcast is here for you to find friendship and a community for your journey with Lymphedema.

I hope you enjoyed learning more about what insurance will cover. Email me with your story if you would like to share. Lymphedemapodcast@gmail.com or visit the website lymphedemapodcast.com to submit a topic for another episode.