



7-Step Quick Action Plan

Step	What to do
1) Identify the exact item	Write down the equipment type, needed size/fit, and when you need it.
2) Get a prescription if needed	Ask your doctor for a DME order stating medical necessity.
3) Check Medicare/Medicaid/VA first	Ask what is covered, what suppliers you must use, and your share of costs.
4) Call local loan programs	AAA, 211, senior centers, Lions Clubs, and medical equipment banks.
5) Prepare your documents	Have ID, insurance cards, prescription/records, and proof of income/residency if requested.
6) Call ahead about inventory	Stock changes quickly. Ask about wait lists, pickup/delivery, and condition of items.
7) Inspect and fit before accepting	Test brakes, stability, and sizing. Ask about cleaning, repairs, returns.

Application & Call Checklist

- I know the exact equipment I need (type/model, manual vs power, weight capacity).
- I have my measurements (height, weight; seat width if wheelchair; bed size if hospital bed).
- I have my insurance cards ready (Medicare/Medicaid/private).
- I requested a prescription/DME order (if required).
- I made a list of local resources to call (AAA, 211, hospitals, senior centers, charities).
- I asked each program about inventory, wait list, pickup/delivery, and any fees.
- I asked what paperwork is required (ID, proof of address, income, medical records).
- I inspected the equipment or confirmed inspection/cleaning policy.
- I asked about training, maintenance, and return policy (loan closets).

Red Flags to Avoid

If something feels off, pause and verify before sharing personal information.

- Large upfront fees to 'guarantee' equipment.
- High-pressure tactics to accept equipment immediately without fitting.
- Unsolicited calls asking for Medicare/Medicaid numbers.
- A supplier claiming Medicare coverage but not enrolled/approved.