

REIMBURSEMENT & FINANCIAL GUIDE



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INTRODUCTION

Many patients first learn about Game Ready when it is used in a hospital after surgery, or if a physical therapist employs it during scheduled treatment sessions.

Although Game Ready undoubtedly provides value in those contexts, regular application of cold therapy with active compression can help speed up the recovery process even more by accelerating the body's natural repair mechanisms. Using Game Ready at home also gives patients the ability to better control pain without narcotics and swelling whenever they need to, without having to wait for their next physical therapy appointment.

To maximize the benefits of cold therapy with active compression, most healthcare providers recommend applying the treatment multiple times per day. This is not possible, and certainly not practical, for the majority of people if they can only access the equipment at a physical therapy facility. Additionally, many patients experience night-time pain while recovering from surgery or an injury, and visiting a clinic to receive cold therapy treatment at that time is not an option. The solution is getting a Game Ready System to use at home for the duration of the recovery period.

Patients have the option to either rent or purchase a Game Ready unit for home use, and multiple options are available to cover the cost. This guide is designed to help you learn more about the different ways patients can obtain a Game Ready System.

IS GAME READY COVERED BY INSURANCE?

If you live in the United States, you know how confusing and overwhelming the healthcare system can be, especially in light of recent changes. Every carrier offers multiple different coverage plans, and each of these has varying policies. Many patients want to know in advance whether a certain treatment is covered by insurance to determine if it is worth the expense. Unfortunately, given the complexity of the healthcare system, the answer is not always simple.



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I prescribe Game Ready after every one of my surgical procedures because it provides a significant decrease in the need for pain medication and at least a 20% faster recovery.

*Peter Millett, MD, MSc
The Steadman Clinic*

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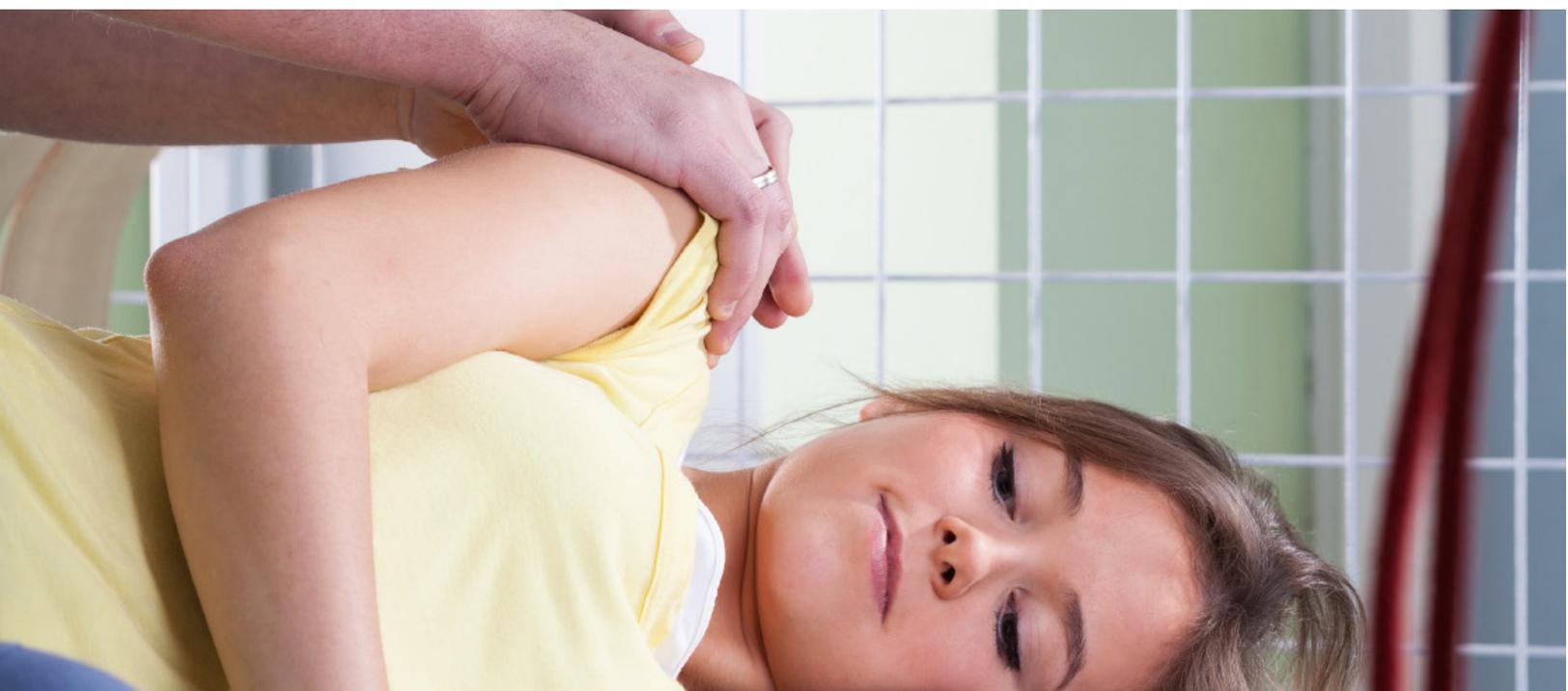
Commercial or Private Insurance

Medical providers use the Healthcare Common Procedures Coding System (HCPCS), also commonly known as billing codes, as a uniform method for submitting claims to insurance providers.

Depending on the billing code, a provider will determine whether the expense is covered under an individual patient's policy and if it is medically necessary to warrant coverage. Therefore, knowing which codes a physical therapist or doctor will use is important for ascertaining coverage eligibility.

Coverage for different billing codes will depend on the insurance carrier, the patient's policy, and the nature of the injury or surgery. Many large commercial and private insurance carriers do not consider active and passive cooling devices to be medically necessary. They argue that convenience is the only benefit they provide in comparison to traditional ice packs, and that this does not warrant coverage.

However, some carriers will consider coverage for devices, such as Game Ready, that combine active cooling with pneumatic compression. It is important to check with the insurance provider before committing to renting or purchasing a unit as coverage is considered on a case-by-case basis.





For patients insured through a commercial carrier, Game Ready will verify benefits, eligibility, deductible and co-pays, though it might make more financial sense to pay for Game Ready out-of-pocket at a discounted cash rate.

If the results of the verification process indicate that insurance is likely to cover the cost of the rental, the patient is responsible for a deposit upon delivery of the system and Game Ready will submit a claim to the insurance company.

“

My use of the Game Ready unit helped me greatly to sustain my leg strength and durability after my career-threatening injury.

Jerry Rice, NFL Hall-of-Famer

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The deposit will be refunded if the rental is covered in full, and if not, the patient is liable for any outstanding balance.

The benefit verification process is not necessarily a guarantee of payment. However, if Game Ready is not ultimately covered by insurance, we can help patients appeal denials, re-submit claims, and seek reimbursement from carriers.





Medicare

Although some commercial or private insurance carriers might consider covering a device like Game Ready, Medicare does not consider cooling devices of any kind to be medically necessary.

Cooling devices that also include pneumatic compression are considered durable medical devices. Medicare claims will not be billed by Game Ready.

Workers' Compensation and Military

Workers' compensation insurance claims must be authorized by the carrier and insurance should then cover the cost of renting Game Ready. For patients who are Active Duty Military personnel and have received authorization for the claim, Game Ready will accept assignment, leaving the patient with no financial responsibility for the claim.

IS A GAME READY SYSTEM WORTH THE COST?



One of the toughest things about being a Major League Baseball player is getting through the long season. Game Ready is an essential part of my training routine – it is the key to recovery for my arms, legs, shoulders...basically my entire body. I'd recommend it to anyone looking for something that's really effective and easy to use.

Mike Leake
MLB Pitcher, Cincinnati Reds



Multiple Clinical Studies prove that Game Ready offers superior clinical benefits when used postoperatively as compared to ice, gel packs or other cold therapy devices. These benefits can be defined in actual and theorized monetary terms.

The Health Economic Tables in this document illustrate some typical recovery costs and savings potential, which may be applicable when a patient uses the Game Ready System.



The tables can be explained as follows:

Table 1: Quantifiable Benefits — Actual and Theorized

Actual benefits are assigned a monetary value¹ when one or more studies proved clinical significance or showed a trend towards a clinical benefit. They are defined as Actual Quantifiable Benefits.

Theorized benefits are assigned a monetary value¹ when clinical evidence suggests that there are additional benefits from using the Game Ready System, which can be intuitively derived from outcomes that have been proven to occur. They are called Theorized Quantifiable Benefits. Based on economic research and clinical epidemiology, Game Ready users could realize cost savings in any or all of the quantifiable benefits categories shown in Table 1. Savings may vary based on circumstances¹.

TABLE 1: QUANTIFIABLE BENEFITS

Game Ready Quantifiable Benefit	Evidence Level and Clinical Reference	Available Cost Avoidance/ Savings Per Recovery/Patient (US \$) *	Clinical Reference	Economic Reference
Actual Quantifiable Benefit				
Improved pain relief and reduced consumption of narcotic pain medications	Proven in Clinical Studies; Less medication consumed and earlier discontinuation of medication	\$24	1,2,3,4	A
Reduced likelihood for blood transfusion; reduced wound discharge;reduced blood loss	Proven in Clinical Studies; Reduces the likelihood of requiring a blood transfusion	\$4,271	2,5,6	G
Reduced hospital stay time	Proven in Clinical Studies; Hospital stay time reduced - patients discharged at a mean of 4.75 days GR versus a mean of 5 days with compression alone. Savings are per diem hospital charges	\$1,760	2,7	B,C
Theorized Quantifiable Benefit				
Avoided risk of narcotic addiction	Theorized: Based on less consumption, and earlier discontinuation of narcotic pain medications	\$36,122	1,2,3,4, 8,9,10	D
Fewer PT visits	Theorized: Based on improved PT milestones, to reduce visits by 3 sessions per recovery	\$600	1,3,4	B,E
Less likelihood of revision surgery	Theorized: Based on improved PT milestones, reduction in swelling and proven clinical benefits	\$24,314	2,3,4,11	F

TOTAL QUANTIFIABLE COST SAVINGS: \$67,091

1. Cost savings or cost avoidance values for Game Ready are derived from secondary and tertiary clinical economics and epidemiology research.

Table 2: Non-Quantifiable Benefits

In addition to actual monetary cost savings, there are numerous additional clinical benefits available to Game Ready users that create value. These benefits are either proven or intuitively derived based on outcomes of clinical studies. Though the value for these benefits varies, the benefits shown in Table 2 would have widespread appeal amongst patients, physicians and payers. Such benefits include faster recovery, better quality of recovery, improved physical therapy milestones, reduced risk of side effects, and reduced likelihood of complications. In addition to the clinical benefits, Game Ready users express significant satisfaction with their device, which drives compliance with treatment protocols, reinforces recovery behaviors, and leads to improved clinical outcomes.

TABLE 2: NON-QUANTIFIABLE BENEFITS

Game Ready Non-Quantifiable Benefit	Evidence Level	Value Recognition	Clinical Reference
Improved physical therapy milestones	Proven in Clinical Studies; Earlier range of motion and longer distance walked in 6-minute test	Improved PT milestones leads to fewer PT visits, reduced risk of complications and faster recovery	2,3,4
Reduced risk of infection	Proven in Clinical Studies; Reduced risk of infection	Reduced recovery time	2,3,5,6,11
Less Swelling	Proven in Clinical studies; Less swelling	Faster return to normal physical function; less pain	1,2,4
Improved patient satisfaction levels	Proven in Clinical Studies; Improved patient satisfaction	Improved compliance with treatment protocols increases likelihood of faster and better quality recovery	2,3
Reduced risk of side effects from narcotics	Theorized: based on less consumption, and earlier discontinuation of narcotic pain medications	Reduced cost of treating side effects and better quality recovery	1,2,3,4,8,10
Faster return to normal daily activity	Theorized: Based on reduced pain and swelling and improved physical therapy milestones	All costs associated with recovery; lost work wages	1,3,4
Improved quality of recovery	Theorized: Based on patient satisfaction levels and proven clinical benefits	Overall value of a better quality recovery - goodwill; perception towards physician; psychological state	2,3

References are shown on page 15 of this document.

HOW TO PAY FOR GAME READY IF INSURANCE DOES NOT

In the event that the health insurance provider will not cover the cost of purchasing Game Ready, patients have other alternatives, including renting, purchasing a different device, or purchasing a used device. However, some of these options are much better than others, and some are not recommended at all.

Rental

Most people who are recovering from an injury or surgery only need Game Ready for a limited period of time, which makes renting a unit a cost-effective approach. If a physician is not yet familiar with Game Ready, an authorized representative can walk them through the details of how it works, the supporting clinical evidence, the logistics of renting to patients, and insurance coverage.

After obtaining a prescription from a physician, the process is easy. The patient completes some accompanying paperwork, the unit is delivered and the patient goes through an orientation process to learn how to use Game Ready at home. The unit is picked up again after completion of the prescription/rental period. Game Ready is rented on a daily basis and the rental period can be extended as long as the prescription is extended as well.



Game Ready is the best system I've ever seen for the treatment of acute or chronic injury. I know the Game Ready System works well, because every time I apply it to one of our Special Warfare Operators, I can consistently—and most importantly—objectively measure a one half centimeter reduction in post exercise edema response. I highly recommend it to anyone working with athletes who need to get back into action as quickly as possible.

*Chris Spalding, ATC, Director of Sports Medicine & Rehabilitation,
US Navy SWCC/SEALS, Naval Special Warfare Group THREE*



Purchase Game Ready

For patients who expect to need Game Ready for a longer recovery period, or for athletes who want to use active cold and compression as part of a regular training routine after an injury heals, buying a unit could make more sense than renting. Special programs are available to help colleges and professional sports teams obtain Game Ready through insurance billing. This program is an opportunity, but not a guarantee, to have insurance cover a portion and in some instances the entire cost of the Game Ready System.

When you consider the long-term benefits of using Game Ready during recovery from surgery or an injury, the investment is well worth it. Looking at some of the potential savings – reducing pain medication, less chance of a blood transfusion, a shorter hospital stay, fewer physical therapy visits, and a faster return to work – Game Ready truly pays for itself.

The financial benefits are just part of the overall picture. What patient wouldn't want to have less pain, less swelling, and a more comfortable recovery?



Buy a Different System

There is a reason that hundreds of professional sports teams, universities, and elite hospitals throughout the world choose Game Ready over other cold therapy devices. The patented system is proven to reduce pain and swelling, prevent edema, and accelerate recovery.

Game Ready is also designed to withstand repeated use over a long period of time, which is why healthcare providers and athletic teams know they can rely on it when they need it.

Additionally, most other cold therapy devices are either static or have low fluid flow rates. This means the source of the cold therapy develops a warm layer next to the injury site as it cools the skin, minimizing efficacy. Game Ready technology enables deeper, longer-lasting cold therapy.



At this point my Game Ready unit is just about my most prized possession. I use it daily once or twice and it has really helped improve my condition and has kept me on the road. I take it with me everywhere.

It is simple to use, very effective, no mess, no fuss... I love it...I was so tired of getting doctor's orders to stop running and take various pain medications to help my Achilles problem. Game Ready provides an effective, DRUG FREE way to speed recovery and has kept me running and improving at the same time. Keep up the good work!

W.B. Allen, Patient



Many other cold therapy systems also do not provide active compression, an important component of enhancing lymphatic drainage and encouraging oxygenated blood flow. Although static compression is a commonly accepted method for passively mitigating swelling, it does not help accelerate the healing process. In contrast, active compression mimics natural muscle contractions to stimulate tissue healing, making Game Ready a better choice for patients who want to return to normal activity as quickly as possible.

Unlike many other cold therapy systems, Game Ready also comes with a product warranty. If there are any problems with the equipment during the warranty period, it will be repaired or replaced. A loaner unit is provided during in-warranty repairs, so you can keep accelerating recovery.

Buy Used

Although it is conceivably possible to purchase used equipment, this method is not recommended for a number of reasons:

- Federal law restricts the sale of a Game Ready device without a prescription from a licensed healthcare practitioner.
- The purchase of a Game Ready System from a third-party seller, such as a public auction website or private, unauthorized individual, should be approached with caution. Game Ready is a prescription device; therefore the U.S. Food and Drug Administration and state and local regulatory agencies regulate its use. If buying from a third-party seller, you cannot always guarantee protection that falls under these regulatory guidelines.
- The product warranty for a Game Ready system is non-transferable; thus, the purchase of a used system from an unauthorized seller will void the warranty and not provide protection should the device need repair. The purchase of additional wraps for the Game Ready System will not be permitted by an unauthorized user.

GET STARTED WITH GAME READY

Unfortunately, health insurance plans do not always provide coverage for proven medical treatments that help reduce pain and accelerate healing. Although an insurance carrier may not deem a system like Game Ready to be medically necessary, that doesn't mean that patients shouldn't be able to enjoy its many benefits, including controlling swelling, preventing edema, and reducing pain without prescription medication.

If you are a medical professional who wants to offer Game Ready to your patients, contact us today to get connected with a local representative.

If you're a patient who is interested in learning more about Game Ready and how it can help you recover more quickly from an injury or surgery, contact our Patient Care Department today. We'll help you determine whether your insurance covers cold compression therapy systems for your particular situation. If it doesn't, we'll work with you to find the best solution for your needs.

Contact us today to get started!

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