Clover Health

Policy Title	UM-020 Clover Health Administration DME Policy
Policy Department	Utilization Management
Effective Date	06/16/2026
Revision Date(s)	5/12/21, 2/18/22, 1/3/23, 5/24/24, 4/28/25, 5/28/26

Disclaimer:

Clover Utilization Management applies CMS criteria and guidelines, National Coverage Determinations (NCD), Local Coverage Determinations (LCD), Clover Policies, and MCG for determining medical necessity. Clover Policies are intended to provide a standard guideline but are not used to preempt providers' judgment in rendering services. Providers are expected to provide care based on best practices and use their medical judgment for appropriate care.

Purpose:

To outline Clover's policy surrounding medical necessity authorization of specific brands, items, or modes of delivery for DME.

Scope:

DME orders for specific brands instead of brand-agnostic items.

Policy:

Clover contracted DME suppliers are not required to furnish a specific brand name item or mode of delivery to a beneficiary unless prescribed by a physician or treating practitioner to avoid an adverse medical outcome.

Procedure:

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A physician or treating practitioner may prescribe, in writing, a particular brand of a competitively bid item or mode of delivery for an item if he or she determines the particular brand or mode of delivery is necessary to avoid an adverse medical outcome for the beneficiary, and conditional on Clover approval for medical necessity.

If the specific brand being requested does not meet medical necessity but the DME product is determined to be medically necessary, the Clover contracted DME supplier can furnish a brand-agnostic DME item.
The physician or treating practitioner must document in the beneficiary's medical record the reason why the specific brand or mode of delivery is necessary to avoid an adverse medical outcome. This documentation should include the following:

1. The product's brand name or mode of delivery
2. The features that this brand name product or mode of delivery has versus other products or modes of delivery
3. An explanation of how these features are necessary to avoid an adverse medical outcome

If a physician or treating practitioner prescribes a particular brand or mode of delivery to avoid an adverse medical outcome, Clover's contracted DME provider must either: (1) Furnish the particular brand or mode of delivery as prescribed by the physician or treating practitioner; (2) Consult with the physician or treating practitioner to find another appropriate brand of item or mode of delivery for the beneficiary and obtain a revised written prescription from the physician or treating practitioner; or (3) Assist the beneficiary in locating a contract supplier that can furnish the particular brand of item or mode of delivery prescribed by the physician or treating practitioner.