UnitedHealthcare Policy Update:

One-Time Purchase Claims for Capped Rentals

UnitedHealthcare Capped Rental Purchase Information

UnitedHealthcare (UHC) is implementing a new process to simplify claims for capped rental equipment for this expansion, aiming to reduce patient disruption. Starting April 1, 2026, Durable Medical Equipment (DME) providers can submit a one-time purchase claim for capped rental equipment that has been rented for four months or more.

This update applies to most equipment, with specific exceptions listed below. This streamlined transaction is exclusively between the provider and UHC and is designed to support the ongoing Synapse expansion.

Provider Action Required

For each qualifying piece of equipment, you'll need to follow these steps:

Submit a one-time purchase claim to UHC.
The date of service for this claim should be any date prior to the Synapse Health network expansion.

Calculate the claim total as follows:

- Purchase Rate (as per your UHC M&R Agreement)
- MINUS Completed Rental Amounts (for Months 1-4)

Submit the claim in accordance with your contracted purchase terms.

Obtain prior authorization if it's required for the specific equipment type.

Handling Convert-to-Purchase Claim Denials

Claims with qualifying dates of service before the effective date will still be paid as long as all other requirements are met. No additional deadlines or timelines apply.

Before Resubmitting a Denied Convert-to-Purchase Claim, Double-Check:

- Modifier accuracy to confirm the correct modifier is appended for the equipment type and rental month
- Prior authorization thresholds to verify whether the purchase price requires PA and obtain it if needed
- Other standard denial reasons to review according to your usual internal process

If you need help with a specific denial, reach out to your UHC provider relations representative.

Example Claim Calculation:

Calculate the claim total as follows:

- **Equipment: Hospital Bed**
- **Purchase Rate: $1,601.16**
- **Rental Rate: $133.43/month**
- **Completed Rentals (4 months): $533.72 ($133.43 x4)**
- **Claim Total: $1,601.16 – $533.72 = $1,067.44**

Note: Always use the Synapse Health contracted M&R fee schedule for accurate calculations.

Contractual Reference

This policy update is aligned with the UHC Agreement, Section 2.5, which states: "UnitedHealthcare may at any time elect to purchase equipment being rented for a Customer. In such cases, the Facility will apply all rental payments already made toward the cost of the purchase."

Affected Equipment (Not all-inclusive)

The following types of equipment are generally eligible for this one-time purchase claim process once they've met the four-month rental threshold:

- Wheelchairs
- Hospital Beds
- Support Surfaces
- Patient Lifts
- Cough Assists
- Suction Machines
- Nebulizers
- HFCWO Devices
- PAP Humidifiers*

**can convert to purchase regardless of months rented*

Not Applicable Equipment:

The following equipment types are not eligible for the one-time purchase claim and will continue under existing rental processes:

- Ventilators
- Oxygen Equipment
- CPAP Devices
- BiPAP Devices

Support Contacts

If you have any questions or need assistance, you can reach UHC support through:

- OnlineChat (24/7): Sign in via One Healthcare ID
- Phone: 1.866.842.3278, option 1