



Policy F-400 Self Pay Pricing Policy

Introduction

The following are guidelines for pricing self-pay orders. When an item is separately reimbursable and has an MSRP from the manufacturer, regardless of the cost to NSM, we must follow this policy in determining self-pay pricing. If an item is included within another item from the manufacturer, therefore it doesn't have an MSRP separate from the primary item, this policy does not apply.

Self-Pay Pricing

1. Insurance Denied Items
 - a. Is the item routinely covered with qualifying justification?
 - i. Yes – Funding Specialist to honor the standard reimbursement from the Payer.
 - ii. No – Follow Routinely Non-Covered procedure (2).
2. Routinely Non-Covered or No Insurance Coverage
 - a. Is the item separately reimbursable and has an MSRP from the manufacturer?
 - i. Yes – Pricing guidelines apply.
 - ii. No – Pricing guidelines do not apply.
3. Special Programs
 - a. At times, NSM may announce special pricing or programs for our clients. Special programs supersede normal pricing. See Policy Attachment A for instructions.

Access Self-Pay Pricing

1. Access Equipment
 - a. Access consultants use internal resources and market rates to determine pricing, including some markets or items which are assigned an Everyday Low Price (EDLP). If applicable, an "Access Proposal" price quote will be scanned into the work order outlining pricing to the client. EDLP or "Access Proposal" pricing supersedes normal pricing. Select "Access Self Pay" as the payer in the work order. Pricing guidelines do not apply.

Pricing Guidelines (Access Equipment excluded)

1. New Equipment
 - a. Standard Self-Pay pricing is MSRP.
 - b. Pricing may be discounted up to 20% off MSRP.
 - c. Any discount over 20% off MSRP must follow the Write-off Policy.
 - d. The cost from the manufacturer has no bearing on pricing to the Client.
 - e. It is not permitted to include an item that is separately reimbursable into another item in order to reduce the cost to the Client.
 - f. Demo equipment that is sold new follows the new equipment guidelines.
 - g. Back up items fall under this category when they are routinely non-covered.
2. Labor Rates
 - a. Rates are listed within the Self-Pay fee schedule.
 - b. Pricing may be discounted up to 20%.
 - c. Any discount over 20% must follow the Write-off Policy.

3. Used Equipment
 - a. May be discounted below 20% at the discretion of the Branch or General Manager based on the age and condition of the item.
 - b. Demo equipment sold used follows the used equipment guideline.
4. New In-stock Configured Equipment
 - a. Items are in stock from a previously un-delivered order.
 - b. May be discounted below 20% of MSRP with RAD approval.
5. Upgrade Items
 - a. Pricing is either the difference between the MSRP of the covered item and MSRP of the upgrade item
or
Pricing is the difference between the allowable of the covered item and allowable of the upgrade item
 - i. Determination between MSRP or Allowable is based on the following:
 1. Appropriate margin.
 2. Payer contract language.
 - ii. If the allowable for the upgrade item is less than the covered item, MSRP must be used to determine cost to Client.
 - b. Final pricing can be discounted up to 20% at the discretion of the Branch or General Manager.
 - c. The cost from the manufacturer has no bearing on pricing to the Client.

Employee Discounts

1. Employee discounts apply to the employee and close relatives. For the purpose of this policy, a close relative includes spouse/domestic partner, child, parent, legal guardian, sibling, grandparent, and grandchild. This also includes his/her spouse/domestic partner's parent, legal guardian, sibling, child, grandparent or grandchild or any other relation required by applicable law.
2. If the employee/relative has insurance benefits that cover the requested equipment, NSM will extend a 20% discount off the Client Responsibility amount on the work order.
3. If the employee/relative does not have insurance benefits that cover the requested equipment, NSM will extend a total price of NSM Cost plus 20%.