



Cubby Beds Letter of Medical Necessity (LMN) Checklist

To start, please make sure the letter contains a full explanation of your child’s diagnosis as well as unbiased data about the condition and any issues that are associated with it. Include documented behaviors related to the diagnosis, injuries, medication, and all other exhausted options used (equipment, medication, home remedies, etc.). Be sure to be as transparent as possible to draw sympathy from the reader. These letters are a balance of fact and emotion.

Here is the general structure of an LMN:

- Start with medical diagnosis, living situation, and level of dependency.
- Next, there should be a concise summary of the events that require the equipment.
- Be sure to detail the results of the events (Did the child suffer injuries? Were they admitted to the hospital? Do you have expensive medical bills as a result?).
- The third section should be about less costly alternatives tried and why they failed (equipment and/or medications).
- Lastly, please explain why the Cubby Bed is required – be specific to the features of the Cubby Bed and how the features address the needs of less costly alternatives did not.

Less costly options to address and rebuttals for them:

- Did you install bed rails - FDA warns of entrapment risk.
- Did you put the mattress on the floor - helps with fall risk but not other safety issues.
- Did you add window/door locks - does not address all safety issues and can be a fire risk.
- Did you use a baby monitor - does not address all safety concerns.
- Did you use a helmet - can't sleep and does not address all safety concerns.
- Did you increase medication - side effects, especially with other meds and can be seen as a chemical restraint.

If you have not tried these less costly alternatives, be sure to address why they would not work for your child. Avoid using hypothetical scenarios such as “She may engage in self-injurious behavior if ... and then it is a safety risk.” The statements need to be concise and strong. “She engages in self-injurious behavior that causes blunt force trauma to her head.”

Lastly, focus on safety concerns that will cost the insurance company money. They’d prefer to buy an expensive piece of equipment than pay for hospital visits or other safety costs. If you can quantify the costs of these safety risks with past bills, even better! Please reach out to our Cubby Care Team if you get stuck on any steps during your insurance process. We are here to support you! 855-964-2664 or email Hello@cubbybeds.com