



Questions to Ask Your Insurance Company

You will need to be clear and concise when asking your insurance company about coverage for CPAP equipment under your plan

- State that Obstructive Sleep Apnea (OSA) is a permanent condition and that CPAP is the treatment of choice.
- Ensure they quote you for your current policy.
- Request that the quote is mailed to you. Bring the quote to your next Careica Health appointment.
- Obtain the mailing address (including office or department) to send the required CPAP information to your insurance company.

Contact Information

Name of the person making the call _____

Date ____ / ____ / ____
DD MM YY

Insurance Company _____

Name of Employee _____

Client's Name _____

Insurance Card Numbers _____

Client's Number _____

These are the most common questions you should ask to investigate coverage for CPAP therapy:

1. What is the policy's coverage for the total cost of a CPAP machine?

Percentage _____

Dollar Value _____

2. How frequently does the policy pay to replace a CPAP machine?

3. What is the coverage and replacement time for accessories?

Masks _____

Other Items _____

4. Does the insurance company require an estimate to be sent in? Y N

If yes, what documents need to be included?

Physician's written order

Sleep study results: ON CPAP OFF CPAP

Physician's consult letter

5. Is there a deductible on the plan? Y N

If yes, what is the amount? _____

6. Is direct billing an option for a CPAP machine? Y N

7. Will the plan cover a CPAP rental? Y N

If yes, for how long? _____

8. Does the plan cover the cost of a Level 3 (portable at-home) Sleep Study? Y N