



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 RANA appointment.
• Obtain the mailing address (including office or department) to send the required CPAP information to your insurance company.

Contact Information

Name of person making the call _____ Date of Call ____/____/____
Insurance Company _____ Client's Name _____
Name of Employee _____ Client's Number _____
Insurance Card Numbers _____

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? [] Yes [] No

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? [] Yes [] No

If yes, what is the amount? _____

6 Is direct billing an option for a CPAP machine? [] Yes [] No

7 Will the plan cover a CPAP rental? [] Yes [] No

If yes, for how long? _____

8 Does the plan cover the cost of a Level 3 (portable at-home) Sleep Study? [] Yes [] No

