



# IU Health Sleep Apnea Education Center: Patient Financial Responsibility

## **Am I renting or purchasing this PAP device?**

Most insurance companies rent your positive airway pressure (PAP) device for 10 – 15 months. After the monthly payments are finished you will own the machine. If you do not have insurance, you may choose to rent or purchase your PAP device.

## **Will my insurance cover the cost of my PAP device?**

Insurance coverage varies by plan. Rentals are subject to deductible and coinsurance. Contact your insurance company to determine your durable medical equipment benefits.

## **When will I get my first bill?**

You will receive your first bill, with the amount due, immediately after your insurance company has paid or denied your claim. If you have no insurance, you will receive your first bill within 60 days.

## **What does “covered” or “all eligible supplies” mean?**

Most insurance companies follow the manufacturer’s guidelines when deciding how often to replace PAP supplies. You are responsible for calling your insurance company to find out their allowable replacement schedule. You are responsible for any deductible or coinsurance amounts not covered by your insurance.

## **What is the monthly payment for a PAP device?**

The monthly payment will vary based on device type and insurance plan. Monthly retail rates: continuous positive airway pressure (CPAP)/auto PAP (APAP): \$191.59 per month; bilevel positive airway pressure (BiPAP): \$499.47 per month; respiratory assist devices (RAD): \$1,056.51 per month. Disclaimer: Retail rates and discounts are subject to change.

## **Why am I being billed for my “covered” PAP supplies?**

Insurance coverage varies from plan to plan. Some plans have a deductible or copay amount that must be paid or met prior to covering medical services. Deductibles and copays do generally apply to home medical equipment services and supplies. Contact your insurance plan if you are unsure of your deductible or copay amounts.

## **Who do I call if I have questions about my bill?**

You will need to contact Home Care Patient Financial Services at 317.962.4600 or 800.258.9530 during regular business hours. You can also visit our website at [iuhealth.org/CPAP](http://iuhealth.org/CPAP).



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