



Common Questions and Answers about Cost and Insurance Coverage

1. Am I renting or purchasing this Pap device?

Depending on whether you have insurance coverage, most people rent their PAP device for 10 – 15 months. After the monthly payments are finished you will own the machine. Persons not using insurance may choose to rent or purchase their PAP device.

2. Will my insurance cover the cost of my PAP device?

The amount your insurance will pay will vary depending upon your coverage, your deductible, and other factors. We recommend that you contact your insurance company to determine your Durable Medical Equipment benefits.

3. When will I get my first bill?

You will receive your first bill immediately after your insurance company has paid or denied your claim. You will then receive a bill from IU Health with your amount due. This process can take several months. If you have no insurance, you will receive your first bill within 60 days of the delivery.

4. What is the potential monthly payment for a Pap Device?

The monthly payment will vary based on device type and insurance plan. The retail monthly rental rates are:

CPAP (HCPC: E0601) \$191.59 per month

BiPAP (HCPC:E0470) \$499.47 per month

RAD (HCPC:E0471) \$1056.51 per month

5. 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. The retail purchase pricing for supplies are:

Humidifier (E0562) \$69.00 per month or \$345.00 each

Interface (HCPC: A7027, A7030, or A7034) \$390.00 each

Headgear (HCPC:A7035) \$200.00 each

Tubing (HCPC: A4604 or A7037) \$160.00 each

Humidifier Chamber (HCPC:A7046) \$180.00 each

Disposable Filter (HCPC:A7038) \$23.00 each

Non-Disposable Filter (HCPC:A7039) \$36.00 each

Replacement Cushions or Pillows (HCPC: A7028, A7029, A7031, A7032, or A7033) \$180.00 each

6. How often can I get a new Pap Device?

Most insurance plans allow for a new Pap Device every five years. You should check with your CPAP center to see if you qualify for a new device.

***Disclaimer: Retail rates and discounts are subject to change**