

Compliance Rules Scenario #7

Your machine is paid on a rental basis for 10 months. Your plan allows you to choose for them to purchase this after the initial 12-week trial. In order for your insurance to pay for the purchase, your insurance requires proof of your compliance with using the machine. Your insurance will automatically pay for their portion of the PAP device for an initial 12-week trial period. After that, they will want to see a couple of things completed for continued coverage of the PAP device through the remainder of the rental.

First, you must see your physician NO SOONER than the 31st day after your setup and they will need to document that your symptoms of sleep apnea have improved. You can see the physician before as well if you like which some physicians will ask you to do, but insurance will also require a visit on or after the 31st day as well to meet their requirements.

Secondly, your usage of the PAP device must meet or exceed at least 4 hours a night on 70% of the nights during any consecutive 30-day window within your first 12-weeks.

If both of things are done, your rental will continue with the insurance until it is purchased out. You will be responsible for any deductible or co-insurance amounts not paid by insurance. Again, you are only required to meet this particular compliance if you choose to purchase the machine after the first 3 months. If you desire for this to continue on a rental basis, it will eventually purchase out on its own (typically around 10 months) and compliance is not required.

In the event you ever switch primary insurances, please let us know. Your new insurance will require a new rental period to begin and you may be subject to different compliance requirements.

Lastly, our office will contact you every 90 days to let you know you what supplies you are eligible for and those are available for pickup, delivery or in some cases, we will ship them to you. However, if you don't meet your compliance during that initial trial, your insurance will not cover any additional supplies.