

Expert Sheds Light On Insurance Covered CPAP

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Chicago, IL based insurancecoveredcpap.com is reaching out to inform the community that they may be eligible for a CPAP machine, mask and associated supplies if they have sleep apnea. The organization is committed to giving those diagnosed with sleep apnea all the information they need to determine whether their insurance covers this life-changing medical equipment.

Sleep apnea comes in a few distinct forms. The most common of these is obstructive sleep apnea where the muscles in the back of the throat will relax during sleep, causing the airway to close. The next is central sleep apnea, which is defined as the brain not controlling the muscles associated with breathing in the proper manner. Finally, the most serious type is complex sleep apnea, which consists of both obstructive sleep apnea and central sleep apnea. Complex sleep apnea is also known as treatment-emergent central sleep apnea.

Those who have been diagnosed with this condition will quickly discover that it may come with several complications, ranging from increased fatigue during the day (due to sleep loss), a higher risk for developing insulin resistance and type 2 diabetes, liver issues and more. Partners of those with sleep apnea are also likely to suffer as a result since loud snoring and fidgeting can disturb their sleep during the night. The company adds that partners are known to resort to sleeping in other rooms in order to get a good night?s

rest.

It is clear that sleep apnea can cause a great deal of disruption to a person?s life, even going so far as to affect the well-being of their loved ones in certain cases. As a result, many are eager to find out whether their insurance will cover a CPAP machine.

The easy answer, according to the company, is that CPAP machines are indeed covered by most insurance providers. This is due to the fact that CPAP equipment is classified as ?durable medical equipment.? Notably, Medicaid and Medicare are among the list of insurances that will cover the CPAP machine, mask and supplies. However, the company cautions that private insurance plans tend to include deductibles and copays, so an individual who needs a CPAP machine may have to cover some out-of-pocket expenses. Fortunately, even if this is the case, the company asserts that many will find it is easier (and more affordable) to get their CPAP machine through insurance than by trying their luck at a retailer. Insurers may also include a regular schedule of replacement supplies throughout the year.

Notably, a patient who requires a CPAP machine will have to demonstrate its need to their insurer?s representatives. This means they will have to show documentation that indicates how much the CPAP machine is used. The company encourages their community to inquire with their respective insurer regarding the specific requirements (since each provider may have different standards), but insurancecoveredcpap.com says patients should expect to have to show that they use the CPAP machine for at least four hours every night for 30 consecutive days (during the first three months of use). Given how expensive these machines are, insurers typically want to be certain that they are actually required before covering their side of the cost. The company adds that insurers may even stop covering the cost altogether if they determine that the patient is not using the machine as much as their policy dictates is necessary.

Once the treatment has begun, patients are advised to consider all options before they stop using the CPAP, even temporarily. In the event they decide they want to use it again in the future, their insurer may require them to re-qualify in order to be covered. This involves doing another sleep study and getting a new prescription for a CPAP machine.

Alternatively, some patients may consider covering the cost themselves and bypassing insurance. For one, this means that they will not have to concern themselves with compliance? thereby giving them the flexibility to choose how often they use the machine as well as the specific types of equipment they purchase. The company says, ?Depending on the CPAP machine you need, the price can vary widely. The average cost is somewhere around \$500-\$800, however a BiPAP machine can start around \$1,300. Then there is the cost of the humidifier, mask, hose and replacement supplies.?

They conclude, ?if you don?t use insurance, you?ll be fully responsible for all the replacement supplies going

forward. Over the years, this can really add up.?

The company offers a great deal more insight on the subject through their official website. Craig Lisner of insurancecoveredcpap.com can be reached for further details as well. Learn more here: Does Insurance Cover CPAP?

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Meet Positives 10

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