

Buying a CPAP Machine: Insurance and Funding Tips

Once you have been diagnosed with Obstructive Sleep Apnea (OSA), CPAP therapy is often the recommended treatment. There are a few ways to get your CPAP equipment, and your costs may be covered in part by private insurance or public funding.

Option 1: Buy Your CPAP Machine

After your diagnosis, you can buy a CPAP machine and related accessories. Many private insurance plans cover part of the cost once OSA has been confirmed.

Insurance Tip: Before you buy, contact your insurance provider. Ask what documents they need, such as your sleep study results or prescription, and how much they will cover. Dependant on your coverage - NuVista may be able to direct bill your insurance company.

Option 2: Rent Before You Buy

Some insurance plans require an adaptation period before they will cover the purchase of a CPAP machine. This is sometimes called a “trial,” but it is really a period of time to help you get used to CPAP treatment.

During this time, you rent a CPAP machine and purchase the supplies you need. You may need to use the machine for a set number of hours each night. Your insurance provider may use data from the machine to confirm that you are using it as required before approving coverage for a permanent machine.

The team at NuVista Sleep Solutions can assist you with your insurance submission and provide you with any documents you may need to streamline the process.

Ontario Funding for Assistive Devices

Ontario residents may also qualify for funding through the **Assistive Devices Program (ADP)**. ADP helps eligible Ontario residents with the cost of certain equipment and supplies if they are diagnosed in a recognized sleep lab. Public funding and private insurance have different rules, so it is important to check your coverage before buying equipment.

Insurance Tips

- **Get pre-approval:** Contact your insurance provider before making a purchase. Ask about your coverage and any documents they require to provide you with coverage. *NuVista can provide an estimate for submission to your insurance provider upon request.*

- **Ask about accessories:** Your plan may also cover masks, tubing, filters, and other CPAP supplies. Replacement needs vary by product and insurance plan, so check your coverage before ordering.