



Buying a CPAP Machine: Insurance Tips

Once you've been diagnosed with Obstructive Sleep Apnea (OSA), CPAP therapy is usually the recommended treatment. Here are two common ways to get your CPAP equipment — plus some tips to help with insurance coverage.

Option 1: Direct Purchase (After Diagnosis)

After your diagnosis, you can purchase a CPAP machine and mask outright. Most insurance providers will reimburse a significant portion of the cost once OSA is confirmed.

Insurance Tip: Before buying, check with your provider to understand what documentation is needed (e.g., sleep study results, prescription) and confirm your coverage amount.

Option 2: Adaptation Period Before Purchase

Some insurance plans require an **adaptation period** before they will approve coverage for a CPAP machine. This is sometimes called a "trial," but that term can be confusing. It does not mean you are just testing the therapy. Instead, this period gives you time to get used to CPAP treatment before buying a machine. During this time, you will rent a CPAP device and purchase the necessary supplies. You'll need to use the machine regularly—usually for a certain number of hours each night—so your insurance provider can approve coverage for a permanent machine.

Insurance Tip: Many insurers require data from the machine to confirm compliance. The team at NuVista Sleep Solutions is happy to assist with your insurance submission and in providing you with any of the documents required.

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- **Get pre-approval:** Contact your insurance provider before making any purchases to understand your coverage. NuVista will provide an estimate for submission to your insurance provider upon request
 - **Ask about coverage for accessories:** Some plans also cover masks, tubing, filters, and cleaning supplies on an ongoing basis. It is suggested to replace these products every 1-6 months.
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