

# Customer Financial Responsibility

## For CPAP & BiPAP Users



### Am I renting or purchasing my PAP device?

Most insurance companies will pay for a PAP device on a rental basis for 10-13 months. The rental period is at the discretion of your insurance company. If you do not have insurance, you may choose to rent or purchase your PAP device.

### Will my insurance cover the cost of a PAP device?

Insurance coverage varies by plan. Rental fees and supply purchases are subject to deductible and co-insurance. Contact your insurance company to determine your durable medical equipment benefits.

### When will I get my first bill?

If you opted for credit card authorization, you will not receive a bill. Your card will be charged once the claim has been processed by your insurance company.

Your insurance company will send you an Explanation of Benefits (EOB) with the amount that you will be charged.

If you opted out of credit card authorization or do not have insurance, you should receive your bill within 60 days.

### What is the monthly payment for a PAP device?

The delivery ticket you received at your setup appointment is an estimate of the amount. This amount does not include any unmet deductible. You will be billed any additional amount once your insurance processes the claim and determines the amount due.

### When do I own my PAP device?

Once all rental payments have been satisfied (including insurance payments, your deductibles and co-insurance) you will own the device. There will be charges for supply purchases.

#### **Deductible:**

the dollar amount you must pay out of your own pocket during your annual plan for medical expenses before your insurance begins to pay.

#### **Co-insurance:**

the percentage of costs of a covered health care service that you pay after you have paid your deductible.

### Why am I being billed for "covered" supplies?

Supplies, such as masks and filters are purchased items, separate from the rental of your device. Insurance coverage varies and supplies may not be covered 100%. Most plans will apply a deductible and/or co-insurance to supplies. Contact your insurance plan if you are unsure of your deductible or co-insurance amounts.

### What if my insurance coverage changes?

If your insurance changes at any point during the rental period, the amount charged will reflect your active insurance and will follow your new plan guidelines. You are responsible for notifying our office of any changes to your coverage.

*For specific policy information regarding rental billing, co-insurance or deductibles please contact your health insurance company at the number provided on your insurance ID card.*

**Questions? Contact us at 716-283-4879 or text our secure line 716-304-2170**