

## How your insurance works

Insurance will typically pay for medical equipment if it is medically necessary and with a qualifying diagnosis.

Deductible: This is the amount you will need to pay before your insurance will cover any part of services/ equipment. Deductibles vary depending on plans and will start over when your plan resets.

Coinsurance: This is the percentage you are responsible for after your deductible has been met and after the insurance pays their percentage. (If insurance pays 80%, your coinsurance is 20%)

Out of pocket: This is costs that include your deductibles, coinsurances, and copays. Typically once your out of pocket is met, you are covered 100% until your plan resets.

What do I do if my insurance changes? Call the office immediately so we can begin the billing process with your new insurance. Depending on the status of your medical equipment, the rental period may start over.

Compliance: For pap services, your insurance company requires you to be compliant or they will no longer continue to pay for your unit and/or supplies. This means you must use your unit

*a minimum of 4 hours a night every night - 70% of the time.*

Contact our office for more information, questions, or concerns about your specific insurance plan and coverage details.

