



An Independent Licensee of the
Blue Cross and Blue Shield Association

Positive Airway Pressure (PAP) Devices—Rent to Own

Background

Positive Airway Pressure (PAP) devices are commonly used to treat obstructive sleep apnea and other related symptoms. While your doctor may have already prescribed a Bi-Level Positive Airway Pressure (Bi-Level PAP) device, or a Continuous Positive Airway Pressure (CPAP) device, it's important to understand the rent-to-own process for this type of equipment.

Note: Your ordering physician is responsible for submitting a referral and getting approval for the device. Medical appropriateness is based on your symptoms, physical exam and sleep testing results.

Reference: [Florida Blue's Medical Coverage Guidelines](#)

Details

The first 90 days of PAP therapy are known as the trial period. During that time, you're encouraged to use the device and make sure it's addressing your sleep apnea needs appropriately.

If you're unable to tolerate the treatment, or it's determined by your physician that you're not benefiting from the therapy, then you wouldn't be responsible for the cost of the device beyond the first 90 days. The device must be returned to the servicing provider. If not returned, the provider may bill you directly for the purchased device.

Continued coverage of a PAP device beyond the first 90 days of therapy requires documented objective evidence that you're adhering to PAP therapy. After consultation with your physician, and if compliance is confirmed, authorization will be provided to allow billing up to the purchase price, deducting previously authorized rental months from the purchase rate.

Since Florida Blue adheres to the guidelines established by Medicare for PAP equipment, the total cost of the rental is based on the machine's purchase price. The monthly rental period is for a total of ten months. Your exact member cost share will depend on your deductible, coinsurance and out-of-pocket maximum being satisfied at the time the claim is processed. Please note, you'll need to purchase your PAP supplies separately such as a mask, cushions, tubing, and humidifier.

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CareCentrix is an independent company contracted by Florida Blue to provide medical supplies and services.

Frequent Asked Questions

- **How do I know what my total out-of-pocket cost maximum will be for the device?**

Florida Blue Members: Please contact CareCentrix by dialing 877-561-9910. As our contracted Durable Medical Equipment (DME) care coordinator, CareCentrix can provide you with an out-of-pocket estimate for the device once an order has been received from your physician.

Out-of-State Members/Policies: Please dial the phone number located on the back of your member ID card to speak with a representative who can further assist you with your Durable Medical Equipment (DME) needs.

- **How long can I expect my CPAP device to last?**

The life expectancy of a CPAP device is generally 5-7 years. The Center for Medicare & Medicaid Services (CMS) allows a member to receive a new device every five years when confirmed as malfunctioning and not repairable.

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