

# Sleep Therapy Cost Estimate

This guide explains typical insurance allowed amounts for CPAP setup and supplies at CareLinc Medical Equipment. Your actual cost depends on your specific insurance benefits.

## What amount might you owe on setup day?

Standard **CPAP** estimated range (varies by plan): **\$310 to \$560**

This estimate typically includes the first month's machine rental, humidifier (*if prescribed*), and initial supplies. This is NOT your final bill. It's estimated based on typical Michigan insurance allowed amounts.

Estimated Allowed Amounts (\$)*		
<i>Allowed amount: The contracted rate your insurance uses to determine how costs are split between you and your insurance plan.</i>		
<b>Machine Rent-To-Own (10-13 months)</b>  <b>Only one</b> of these machines, depending on your prescription	CPAP MACHINE (E0601):	\$50-\$60 / month
	BIPAP MACHINE (E0470):	\$100-\$145 / month
	ASV MACHINE (E0471):	\$275-\$350 / month
<b>One-Time Purchase</b> Often billed at setup	HEATED HUMIDIFIER (E0562):	\$100 - \$200
<b>Supplies Purchase</b>  You may need some of these accessories, depending on your prescription. Supplies are billed at setup and should be replaced over time. Replacement timelines vary based on insurance and will be billed separately.	<b>MASK</b> FULL FACE (A7030) or NASAL (A7034) <b>HEADGEAR (A7035):</b>	\$80 - \$150
	<b>TUBING</b> STANDARD (A7037) or HEATED (A4604):	\$25 - \$50
	<b>REPLACEMENT CUSHIONS</b> FULL FACE MASK (A7031):	\$30 - \$50
	NASAL MASK (A7032) or PILLOWS (A7033):	\$15 - \$30
	<b>CHIN STRAP (A7036):</b>	\$15 - \$30
	<b>WATER CHAMBER (A7046):</b>	\$10 - \$20

### How Deductible and Coinsurance Work

**Deductible:** The amount you pay out-of-pocket before insurance begins paying for covered services.

**Coinsurance:** After your deductible is met, you pay a percentage of the allowed amount and insurance pays the rest. For example, with 20% coinsurance, you pay 20% and insurance pays 80%.

#### Important Common Insurance Requirements

- ✓ **Machines will rent for 10-13 months, and the humidifier is billed separately.**
- ✓ **Supplies are billed separately and replaced overtime.**
- ✓ *Most insurance plans require compliance during the first 90 days of sleep therapy to continue paying for your machine.*
- ✓ *Compliance typically means using the machine 70% of nights for 4+ hours per night.*
- ✓ *Most plans also require a follow-up visit with your provider.*

Estimates reflect average allowed amounts for common Michigan insurance plans.

Your costs may vary depending on your specific plan. For exact amounts, contact your insurance company & reference the HCPCS codes listed above.

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