



Sleep Apnea and CPAP Machines

What is sleep apnea?

The most common form of sleep apnea, Obstructive Sleep Apnea (OSA) occurs when the muscles in the back of the neck relax causing the airway to collapse and restricting air flow to the lungs. The brain registers the inability to breathe and briefly awakens the individual so that they can take a breath. Often the awakening (or apnea) is so brief, the individual doesn't remember the incident. This can interrupt sleep several times an hour.

Dangers of sleep apnea

Sleep apnea is considered a serious medical condition and can include complications such as: high blood pressure, heart disease, stroke, Type 2 diabetes and liver problems.

When your practitioner (physician or nurse practitioner) suspects sleep apnea, a sleep study will typically be required. Two main types of sleep studies are used: A Level 1 study is conducted overnight in a sleep lab; a Level 3 study is conducted at home. When OSA is diagnosed, the practitioner determines the required treatment. For mild cases, a diet and exercise regimen may be recommended and for moderate to severe cases, a Continuous Positive Airways Pressure (CPAP) machine may be prescribed.

Are CPAP machines covered by provincial health plans?

Provinces and territories have varying levels of health programming in place to assist residents with the purchase or rental of CPAP machines and related accessories. Some, like, Manitoba, Ontario and Saskatchewan, offer assistance to all residents. Other provinces may limit the assistance to residents on income related provincial health plans.

Claiming for CPAP machines

Where provincial programs are in place, The Co-operators will limit the reimbursement of eligible expenses for breathing equipment to the out-of-pocket maximum established in the province of residence.

A claim submitted for a CPAP machine must include the sleep study. The sleep study indicates the Apnea-Hypopnea Index (AHI) which measures the severity of the apnea, as well as the blood oxygen saturation levels. **For a claim to be considered eligible, the AHI must be greater than 15.**

Coverage for breathing machines or accessories is subject to a lifetime maximum which varies by plan. Coverage details are outlined in the benefits booklet.

Questions

Contact the Group Client Service Centre using the Ask a Question feature in Benefits Now[®] for Plan Members or by calling 1-800-667-8164.