

## Clarifying the CPAP application process

If you're trying to understand your coverage and treatment options for sleep apnea, you're not alone. More people are being diagnosed each year as medical professionals continue to highlight the benefits of treatments like continuous positive airway pressure (CPAP) therapy.

Several years ago, the Government of Saskatchewan added CPAP devices to the Saskatchewan Aids to Independent Living (SAIL) program, which oversees the allotment of rental CPAP machines to eligible patients. As a result, group benefit plans no longer cover the private purchase of CPAP devices. Instead, plan members are referred to the SAIL program to access a machine.

To be eligible to get a CPAP device through SAIL, you must first complete a sleep study. This can be done at a provincial Saskatchewan Health Authority (SHA) sleep lab (a level one study), or through a private clinic or a home provider (a level three study). Once testing is complete, the results must be reviewed by a Saskatchewan-based respirologist. If they recommend CPAP therapy, the respirologist will work with you on application paperwork, which they must then submit to SAIL on your behalf. A respirologist is the only type of medical professional authorized to apply to SAIL.

Please note that sleep studies and specialist appointments may be subject to wait times based on availability. Capacity can vary across the province and is outside the control of 3sHealth and the Ministry of Health.

SAIL is the final step in this process: once a respirologist applies on a plan member's behalf, SAIL manages the loan of the device to the plan member. Under your Extended Health Care Plan, you are covered for SAIL's \$275 program fee, which includes the loan of the CPAP device and any repairs it may need throughout its useful life. This fee is significantly lower than the cost of purchasing a machine privately.

SAIL also handles warranty-approved repairs and replacements if the device becomes unusable, costs that group benefit plans do not cover for privately purchased machines. However, if a user misuses or neglects the device it will not be automatically replaced. Any and all requests for replacement machines are reviewed on a case-by-case basis and assessed individually based on clinical criteria and program guidelines to determine if the user is eligible for a replacement. If granted, the plan member will have to pay another \$275 program fee.

Please note that SAIL cannot assist until your respirologist has submitted an application.

While it is possible to purchase a CPAP machine independently, you should consult with a medical professional to ensure that a device is medically necessary, properly configured, and monitored for effective treatment outcomes.

Plan members considering purchasing any medical equipment should submit a preauthorization request to Canada Life to confirm available coverage and avoid unexpected expenses.

### **Who do I contact for questions about CPAP?**

The CPAP application process involves multiple organizations, each with a different role:

- **3sHealth** can help explain your benefits coverage. Contact us at 1.866.278.2301 or email [ebp@3sHealth.ca](mailto:ebp@3sHealth.ca).
- **Your family doctor** can make a referral to a respirologist for diagnosis and assistance navigating the application process.
- The **Saskatchewan Aids to Independent Living (SAIL) program** receives applications from Saskatchewan Respirologists and, when eligible, provides CPAP devices to approved patients for a program fee of \$275. For questions relating to the SAIL program, you can [refer to this information sheet](#) or call SAIL directly at 306.787.7121 or 1.888.787.8996.
- The **Ministry of Health** provides overall program oversight, but does not manage individual applications, wait times, or clinical decisions. Inquiries can be directed to [info@health.gov.sk.ca](mailto:info@health.gov.sk.ca).
- **Canada Life** will process any eligible CPAP claims and reimburse the \$275 SAIL program fee. You can call them at 1.866.408.0213.