



## **Medical Insurance Claims**

### **About Insurance coverage for Prescribed Cranial Prosthetic**

About Insurance coverage for Prescribed Cranial Prosthetic: Did you know that if a person requires "cranial hair prosthetic" while undergoing alopecia or cancer-related therapy, may be eligible for reimbursement under their health insurance plan? Insurance Companies are realizing more and more that cranial hair prosthesis is a necessity for those recovering from alopecia and cancer treatments.

#### **Guidelines for Filing Initial Insurance Claims**

1. Most insurance policies cover "Prescribed Cranial Prosthetic" but do not cover wigs.
2. Insurance companies cover the cost under procedure codes S8095 and A9282
3. Get a letter and/or prescription from your doctor.
4. Make sure that the letter or prescription is for "Prescribed Cranial Prosthetic"
5. Have a receipt from the company you purchased the Cranial Prosthetic. Make sure it says "Prescribed Cranial Prosthetic."
6. Have the physician sign off on the insurance claim form.

#### **Waiting for your Claim to be Processed (prepare yourself for having your claim denied)**

1. Know your rights as the insured party.
2. Obtain a copy of your FULL contract with your carrier (most people only have a "Summary of Benefits" provided by the employer).
3. Read and know your contract.
4. Pay attention to the "exclusions", Wigs are excluded for cosmetics reasons.
5. Pay special attention to Prosthetic coverage. Most policies do not spell out exclusions under Prosthetic, and this is how you are likely to have your claim accepted.

#### **Submitting your Appeal (after denial of claim as not a covered benefit)**

1. Write asking for a review by the Medical Review Board.
2. Attach copy of original claims.
3. In your letter, inform them of the difference between a wig and Prosthetic. (A wig is a fashion item and not a necessity. Prosthetic is a necessity comparable to plastic surgery for a burn victim).
4. Ask for a written reply. (Companies try to avoid putting anything in writing).
5. Address your letter to a supervisor in the Claim Department.



## Some other Optional Suggestions

1. Include a letter from your employer
2. Take pictures of yourself without hair
3. Hand write a letter detailing the emotional effects that your condition has had on your life  
Keep copies of your sales invoice(s) for your cranial prosthesis as your full cranial prosthesis may also be a tax deductible medical expense.
4. These steps are just for your reference. Remember to follow the procedures outlined by your insurance company to receive the maximum benefit possible.

## Grants and other Helpful Information

If you don't have insurance you could try to contact your state or county agencies. The County Department of Social Services offers medical assistance in most states for individuals who meet certain income guidelines.

Applying for a Grant or Voucher to cover Cranial Prosthetic: American Cancer Society has a program available to those who qualify to assist you in purchasing. If your insurance does not cover the full cost or only covers partial cost, you may qualify for an allotment through the American Cancer Society.

The American Cancer Society will issue you a voucher up to \$75. You must meet certain financial guidelines. You **MUST** apply for this voucher **BEFORE** you purchase. It will not be awarded for purchases made in advance. To inquire about getting financial assistance for your purchase, contact the American Cancer Society at 1-800-227-2345.