

## **Medical Insurance Claims**

### **About Insurance coverage for Cranial Hair Prosthesis:**

Did You Know that If a person requires a "Cranial Hair Prosthesis" 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 a Cranial Hair Prosthesis is a necessity for those recovering from alopecia and cancer treatments.

If you need to wear a wig because of medical reasons like alopecia or cancer-related therapy then the "wig" should be called a "Cranial Hair Prosthesis" particularly for insurance purposes.

If you file an insurance claim for reimbursement for a "wig" instead of a "Cranial Hair Prosthesis" you will very likely be turned down. Most insurance companies cover between 80% to 100% of a Cranial Hair Prosthesis.

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

1. Most insurance policies cover "Cranial Hair Prosthesis" but do not cover wigs.
2. Insurance companies cover the cost under CPT 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 "Cranial Hair Prosthesis"
5. It should not say wig-if it does, have it redone, otherwise your claim will most likely be refused.
6. Have a receipt from the company you purchased the Cranial Prosthesis. Make sure it says "Cranial Hair Prosthesis."
7. 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.
  - A . Pay attention to the "exclusions" Wigs are excluded for cosmetics reasons.
  - B. Pay special attention to Prosthesis coverage. Most policies do not spell out exclusions under Prosthesis, 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 Prosthesis. (A wig is a fashion item and not a necessity. Prosthesis 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 are:**

- a. Include a letter from your employer,
- b. Take pictures of yourself without hair,
- c. 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 hair prosthesis as your cranial hair prosthesis may also be a tax deductible medical expense.**

**\*\*These steps are just for your reference. Remember to follow the procedures outlined by your insurance company to receive the maximum benefit possible.**

**Grants/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 your Cranial Hair Prosthesis: American Cancer Society has a program available to those who qualify to assist you in purchasing a wig. If your insurance does not cover the full cost of your wig or only covers partial cost of your wig, you may qualify for an allotment through the American Cancer Society.

The American Cancer Society will issue you a voucher up to \$75 to help cover the cost of your wig. You must meet certain financial guidelines. You **MUST** apply for this voucher **BEFORE** you purchase a wig. It will not be awarded for purchases made in advance. To inquire about getting financial assistance for your wig purchase, you can contact the American Cancer Society at 1-800-227-2345. Ask to speak to a representative in regards to: Financial Assistance for a Wig Purchase.

The National Alopecia Areata Foundation (NAAF): NAAF has established the Ascot Fund. This special pre-purchase program provides financial assistance toward the purchase of a hairpiece to individuals who have alopecia areata and are struggling financially. To find out if you qualify, please contact them at:

National Alopecia Areata Foundation  
14 Mitchell Blvd. San Rafael, CA 94903

OR

PO Box 150760  
San Rafael, CA 94915-0760  
Phone: 415-472-3780 Fax: 415-472-5343  
E-mail: [info@naaf.org](mailto:info@naaf.org) Web site: <http://www.naaf.org/>