



Insurance Reimbursements

Follow some simple guidelines to assure coverage, when it is available through your insurance company.

Your physician should be able to supply all the details and make the referral for the purchase of your "hair prosthesis". Ask your physician to do that.

When receiving your hair prosthesis, we will provide you with an invoice for a "cranial hair prosthesis" NOT a wig and use the following guidelines for filing an insurance claim.

Check the benefits of your insurance. There should be a section under "covered expenses" relating to prostheses, prosthetic devices or medical durable equipment. Most companies don't spell out exclusions so pay attention to the actual coverage. This will help your case.

Make sure to complete the insurance form and have it signed by your physician.

Request that your physician write a prescription for a "Full Cranial Prosthesis" (not a wig), Letter of Diagnosis, and a Letter of Medical Necessity explaining hair loss and its effects. That it isn't just for cosmetic reasons but for emotional well-being as well.

Keep copies of your sales or invoices for your cranial prosthesis. (Portions of unpaid items by insurance are tax deductible.)

Enclose a letter to the insurance company stating the necessity of a prosthesis.

Some optional suggestions are:

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
4. Bring a copy of your prescription and paid bill to the American Cancer Society for partial reimbursement.

If your insurance coverage is denied, you can appeal it:

1. Ask for review by a medical review board, include the original claim
2. Ask for a written reply as to why the claim was denied
3. Send a letter to the claims department supervisor

These steps are for reference. Remember to follow the procedures outlined by your insurance company to receive the fullest benefits possible. Most companies cover between 80 to 100%. Individual insurance companies as well as the state insurance board (each state varies) may have other or additional steps to complete.

If you don't have insurance 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.