



WIGS & INSURANCE

Advocating for the Coverage You Deserve

Presented By: Supriya Surender



BALDIEBOO



Wigs & Insurance

What Worked for Me

What Helped Me Get Reimbursement*

- Understanding Cranial Prosthesis (wig) benefits
- Cranial Prosthesis Prescription (or letter from doctor)
 - Diagnosis Code
 - NPI Code
- Cranial Prosthesis receipt
 - HCPCS Code
 - Retailer Tax-ID

Understanding Your Cranial Prosthesis (wig) Benefits

- Contact insurance before purchasing a Cranial Prosthesis
- Find out what is covered under your plan (your HR Benefits department may have this info as well)
 - Do you have coverage for Cranial Prosthesis?
 - # of Cranial Prosthesis/year?
 - Max amount that will be reimbursed per Cranial Prosthesis?
 - How does deductible factor in?
- Use the term "Cranial Prosthesis" rather than "wig"
- Find out if your insurance has "in-network" retailers
 - Buying in-network may maximize your benefit
- Understand the process to submit a claim for reimbursement



Cranial Prosthesis Prescription or Letter

- A doctor can write you a letter or prescription for a Cranial Prosthesis (I've used both)
- Should include:
 - Diagnosis code - a medical code that represents Alopecia Areata or the medical hair loss disease you've been diagnosed with
 - NPI code - unique identification number for covered health care providers
 - Doctor's signature



Cranial Prosthesis Receipt

- Invoice from the retailer who sold you the Cranial Prosthesis
- Should include:
 - Product listed as a "Cranial Prosthesis" with price
 - Tax-ID #
 - HCPCS code - a medical code that represents the Cranial Prosthesis
 - NPI code - unique identification number for covered health care providers (if they have one...not all retailers will have this)



Submit Your Claim

- Follow the your insurance company's process to submit the claim
- Be sure to include all of your supporting documents
 - Letter or prescription from doctor
 - Cranial prosthesis receipt
 - Any additional documentation your insurance may have requested
- Follow up with insurance after claim was submitted
 - Was paperwork received?
 - Is anything else needed?
 - Status updates?



Reimbursement Steps Summary

- Ask your insurance about your Cranial Prosthesis benefits
- Obtain a Cranial Prosthesis prescription or letter from your doctor
- Purchase your Cranial Prosthesis and request a receipt with correct terminology and codes
- Submit a Cranial Prosthesis claim to your insurance
 - Include copies of your prescription and receipts with your submission
- Follow up with insurance for status updates



What if my claim is denied?

- Was the claim processed correctly?
- Is it being processed as a Cranial Prosthesis?
- Do they understand its for a medical need, not "cosmetic"?
- Does it need to be handled by a complex billing team?
- Have all documents been attached to the claim?
- Are there missing codes?
- Do they need more information from your wig retailer? Tax-ID? Address? W-9 Form?
- Is more information needed from the doctor?
- Can the claim be escalated to another department?
- If all documentation is correct, what is the process to appeal?

Denials are common! Keep trying!

Ask questions!

Advocate for Yourself!





Wigs 101



Wigs 101

Synthetic Wigs


Hair is made from synthetic fibers
More cost effective
Don't last as long
Lower maintenance
No heat or low heat

Human Hair Wigs

Human hair
Can be \$\$\$
Should last a few years
Higher maintenance
Heat friendly

Other Factors Impacting Cost

Type of synthetic hair (heat friendly vs not)
Type of human hair
Hair color
Cap construction - silk top, lace
Lace front
Custom sizing
Customized piece vs stock unit
Length
Density



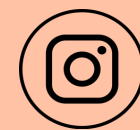
Questions?



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THANK YOU!



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