



# 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



---

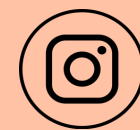
# Questions?



BALDIEBOO

---

THANK YOU!



BALDIEBOO