

5 Steps to getting your wig costs reimbursed



1

Think like a health insurance provider. Use the term “cranial prosthesis” - not “wig” which can be considered cosmetic.

2

Understand your health insurance policy. Investigate if your policy offers coverage, and learn how to submit a claim for reimbursement.

3

Get a diagnosis for alopecia areata, and a prescription from your healthcare provider for a cranial prosthesis. Be sure the prescription (or letter from your doctor) includes your doctor’s NPI code (a unique provider identification number) and the doctor’s signature.

4

Work with your wig supplier. Contact the supplier before you purchase a wig and ensure they can provide you with a medical invoice, which you will need to file your claim for reimbursement. The invoice should include:

- "Cranial prosthesis," not "wig"
- Price, including any customization fees
- The retailer’s Tax ID #
- HCPCS code – a medical code for cranial prosthesis. (As of October 2024, it is A0282.)

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5

Submit your claim. This will include:

- The diagnosis letter: A letter or prescription from your healthcare provider. It must confirm your diagnosis and need for a cranial prosthesis.
- Receipts: Keep all receipts and invoices related to your wig purchase.
- Insurance Claim Form: Get and complete the claim form from your insurer.
- Other documentation: Some insurers may request more documentation, such as before-and-after photos of your hair loss.

Follow up and continue to track your claim, including noting any conversations you have with your insurer.

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Appealing Denials

If the insurer denies your claim, don't lose hope. You can (and should!) appeal the decision.

First, review the denial to understand the reasons for the denial of your claim.

- Was the claim filed correctly?
- Was the claim filed for a cranial prosthesis?
- Does your insurance company understand this is for a medical need, not a "cosmetic"?
- Did you attach all your documents to the claim?
- Are there missing codes?
- Does your insurance company need more information from your retailer? Tax ID? Address? W-9 Form?
- Is more information needed from your doctor?

Gather more documents or a more compelling letter from your healthcare provider if needed, and complete the appeal process outlined by your insurer.