

Wig Insurance

MEDICAL INSURANCE COVERAGE GUIDE

FOR YOUR WIG



You may not need to pay the full price for medical reasons.

For many undergoing chemotherapy or dealing with medical hair loss conditions such as alopecia, wigs can be a lifesaver. However, they can also be expensive and one shouldn't have to bear the full cost of a wig.

Some medical wigs can be covered partially or fully by private insurance companies as a cranial prosthetic. However, this depends on your particular insurance provider so it's best to speak with them and get a pre-approval first.

You should check the following:

- Do they cover medical wigs or cranial prosthetics?
- If they do, what kind of cranial prosthetics are covered?
- How much of the cost is covered? What are the conditions?
- What documentation is required to qualify? Is there a particular CPT and/or ICD code that needs to be written?

NEED A PRESCRIPTION FROM YOUR DOCTOR?

You will usually require a prescription from a doctor to make a successful claim. While your insurance provider may provide you with what needs to be written on the prescription, we have provided some important pointers that should be considered.

- Make sure "cranial prosthesis" is mentioned by your doctor. The procedure/CPT code for cranial prosthesis A9282 should also be mentioned if possible.
- Avoid using the term "wig" as it's considered more as a fashion accessory rather than a medical need.
- In some cases, the diagnostic/ICD code may be mentioned as well. ICD 10-L65.9 is the code for nonscarring hair loss.
- Try to get a detailed explanation written by your doctor about the extent of your hair loss, what you're experiencing as a result, and why a cranial prosthesis is required.



Keep in mind that even with all the correct information at hand, your insurance provider may require you to purchase the wig first before it can be claimed.

Note: Remember to always have a copy in hand of all the information you send to your insurance provider.

SUPERHAIRPIECES WILL PROVIDE A CUSTOM RECEIPT

What needs to be written on the receipt may depend on your particular insurance provider. If you require any specifics, you can let us know at sales@superhairpieces.com and we'll provide you with the appropriate receipt.

Upon request, we can provide the following information:

1. Receipt titled "Cranial Prosthesis"
2. Your name
3. CPT and/or ICD code
4. Order, price and proof of payment
5. Location and EIN/Tax ID number of Superhairpieces location

HOW TO FILE YOUR CLAIM



1. Submit your prescription and/or letter from your doctor.
2. Complete any required insurance forms.
3. Submit your custom receipt from Superhairpieces.
4. To better support your case, you can also include a letter explaining your situation and how your hair loss is affecting you mentally and in your daily life.
5. You can also provide before and after images of yourself with the medical wig showing that it's not for cosmetic purposes.

LIST OF INSURANCE PROVIDERS



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Medicare, the national health insurance program of the United States, does not currently cover medical wigs. However, that could change in the near future.

As for provincial healthcare plans in Canada, the following provinces do not cover medical wigs either. We will continue to update this list as we hear back from more provinces.

- Ontario
- New Brunswick
- Nova Scotia
- Nunavut
- Newfoundland and Labrador
- Northwest Territories

Superhairpieces has also compiled a list of private insurance companies and providers and whether they cover medical wigs. We will continue to update this list. If your insurance provider covers wigs or you're aware of any companies that do that aren't on this list, please let us know at support@superhairpieces.com.

US

Humana

Under an individual plan, covers 80% if you use someone in their network. Need a prescription stating that the reason is therapy-related such as chemo. If it's over \$750.00, you need prior authorization and the claim has to be filed by the provider which again needs to be in their network or they will not cover it.

Blue Cross/Blue Shield – Medical wigs are not covered.

United Healthcare – Cover medical wigs in some of their plans provided you have a prescription and you go to an in-network medical prosthesis

provider.

AvMed – Some of their plans cover them and will pay a maximum of \$40.00 in a 12-month period which you must pay out of pocket and they will reimburse you.

Capital Health Plan – Medical wigs are not covered.

Cigna – Some of their employer-sponsored plans cover them at different percentages. You need to use someone in their network.

Aetna – They do cover wigs under the federal government plans with a \$500.00 annual deductible. You can use any provider and you will be reimbursed for the difference. This does not apply to individual plans.

CANADA

Sunlife – Covers up to \$500 lifetime maximum for Canadian residents outside of Quebec. A client needs a doctor's prescription, receipt, and the company that clients purchase the medical wig from must be a Canadian company.

Manulife – Provides a benefit of up to \$250 per year.

GMS – Some plans provide coverage for medical wigs.

Green Shield Canada – Benefits differ from plan to plan. We cannot confirm coverage without individual ID numbers with names and birthdates.

DOES YOUR INSURANCE PROVIDER NOT COVER WIGS? CLAIM REJECTED?

If your insurance provider doesn't cover wigs or your claim was rejected, there are still options out there for you. For one, you can ask your insurance provider why the claim was denied. Alternatively, you can request a review of the claim by a medical review board or get in touch with the claims department supervisor.

You may be able to claim your wig as a health expense on your income tax return provided you do not have any private insurance. This will give you a refund or cover the cost of your wig partially or fully. You will need to speak to an accountant about this.

You can also look to government assistance programs. For example, the Ontario Works or Ontario Disability Support Program may be able to cover medical wigs for Ontario residents.

Lastly, you can look to organizations or clinics for support. Some organizations such as Pink Heart Fund and Cancer Cares donate wigs while cancer clinics and centers such as Princess Margaret Cancer Centre or the Cancer Clinic located at the Health Science Centre in St. John's, Newfoundland and Labrador provide support and resources.

Disclaimer: The information on this page is only to serve as a guide to help file a claim for your medical wig. Superhairpieces does not hold any responsibility if your claim was rejected or if you are unable to get the cost of your wig partially or fully covered.







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