

# Will My Wig Be Covered by Insurance

## Insurance Coverage of Wigs

If you have health insurance, it might partially or fully cover the cost of a wig. However, insurance companies that cover wigs will use the term “cranial prosthesis” instead of wigs.

These steps may help you in receiving insurance reimbursement.

1. Get a prescription from your doctor. Prescription should read “Cranial/Hair Prosthesis for medical purposes. Alopecia secondary to chemotherapy or radiation therapy.”
2. Buy your wig.
3. Get a receipt from your salon, specialty shop or hospital center for fulfillment of the above prescription.
4. Submit a claim for reimbursement to your health insurance, prepare for denial of the claim. If you don’t know how to submit a claim, look on your insurance company’s website or call their customer service to ask how to submit a claim for reimbursement. **See the back of this flyer for questions to ask.**
5. Resubmit if denied, include a picture of yourself without hair and request a review by medical review board. Send new claim to claim supervisor.

*Educate your insurance company. Explain that the prosthesis is needed as a medical necessity and is not cosmetic.*

## Medicare

Although Medicare will cover much of your cancer treatment, you may have to pay for wigs out of pocket because most Medicare plans don’t cover them.

## Medi-Cal

Medi-Cal does not currently cover the cost of wigs.

## Do Wig Shops Accept Insurance Payment for Wigs?

Some stores accept insurance payment for wigs, while others do not.

The Positive Image Center does not bill insurance for wigs. Patients pay out-of-pocket and then submit a claim for reimbursement to their insurance companies.

## What to Ask Your Insurance

### 1. Does insurance cover cranial prosthesis?

Consider calling your insurance provider to ask if they provide coverage for cranial prosthesis. Mention you have a prescription for a cranial prosthesis.

### 2. If covered, what is my out-of-pocket cost?

- Is it covered in full?
- If not covered in full:
  - What is my copay?
  - or
  - How much does my insurance plan cover?

### 3. Does insurance cover cranial prosthesis?

Patients should inquire about the reimbursement process in case they need to pay up front

#### **Reimbursement Process Questions to Ask Insurance:**

##### **A. What information or documentation do I need to submit to receive reimbursement?**

- Prescription
- Receipt
- Tax ID for store
- Any other information?

##### **B. How can I submit this information to the insurance company?**

You can submit via one of the following methods:

- Fax
- Mail

**The Positive Image Center can provide a receipt with City of Hope's Tax ID Number.**

#### **City of Hope Is Here to Help**

For more information on wig resources, please stop in at or call the Positive Image Center, Monday to Friday, between 8 a.m. and 4 p.m.

**1500 East Duarte Road, Duarte, CA 91010**

**626-218-3842**

**PositiveImageCenter@coh.org**

