Medical Wigs: Bill Your Insurance

by Naomi Mannino

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Learn To Get Your Insurance To Pay for Your Medical Wig

Many insurance companies have provisions for covering medically necessary wigs. Here is how to navigate the process and get your medical wig paid for.

"I'm finding that about 30 percent of insurance companies cover cranial prosthetics, which is simply another term for your wig," says Terri Johnston, owner and hair replacement specialist of The Inspiration Salon in Rockford, Ill. Getting your medically necessary wig covered by your insurance should be a goal of yours to get the best, highest-quality wig you can afford. To accomplish this goal, as Dave Barker, owner of International Hair Restoration Systems in Jacksonville Fla., explains, "You really need somebody experienced in oncology-related and medically necessary wigs and hair replacement issues in your court to guide you through the process."

What do I need to get a wig?

â€¢An insurance benefit for a cranial prosthesis: Many insurance companies that cover prostheses of any kind will also cover a medically necessary wig, or cranial prosthesis, for those who experience total hair loss due to medical reasons, especially oncology. So your first point of action is to call up your insurance company and find out what it will cover and the process required for achieving coverage, advises Johnston. Your specific budget will depend on your personal situation, diagnosis, insurance benefits, out-of-pocket limits, in-network restrictions and deductible requirements.

â€¢Diagnosis from your doctor: Obviously, for a cancer-related or medically necessary wig, you'll need to provide a copy of the diagnosis from your doctor.

â€¢A written prescription from your doctor: Once you have your diagnosis, your doctor can prescribe a cranial prosthesis for you (in exactly those terms). Then, you can work with your hair replacement specialist to determine what your insurance will pay for and decide on a type of wig or treatment that fits the parameters. Johnston explains how some hair replacement specialists can help even further: "Often, a patient will get a prescription from the oncologist and we submit a copy of the bill with the appropriate medical code on it and can mail it to your insurance company. Usually a wig is a reimbursement type of expense, but we can also have it billed directly to your insurance. We abide by HIPPA (Health Insurance Portability and Accountability Act) regulations and can get the prescription from your doctor and handle all the billing. It's actually all part of our initial consultation for a cancer-related wig."

â€¢A hair replacement specialist with a taxpayer identification number: The easiest step, agree both Johnston and Barker, both very experienced in dealing with oncology-related wigs and insurance issues, is to deal with only an experienced hair replacement company with a current taxpayer ID number. "You can even try to find someone like either of us who can take care of the insurance billing for you (which may represent only a small percentage of hair replacement professionals), especially if you are not feeling well. Just call around, as part of your initial screening process to find a hair replacement specialist, and ask how they handle oncology hair wigs and insurance issues," they suggest, "because the billing issues can be complicated and full of red tape."

The bottom line on obtaining a wig

One of the biggest issues is working with a hair replacement company that is professional,

experienced and reliable. It can be one less thing to worry about when you're not feeling well and need all your strength, advise both Johnston and Barker. "We really feel for our clients who are suffering and a need a cancer-related wig, and we want to do everything we can to help them feel and look better so they can concentrate on healing!"

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Naomi Mannino - About Author:
Naomi Mannino is a freelance writer who writes about health, beauty, and fashion. She is a contributing writer for HairLossDotCom and writes about a hair replacement and hair loss treatments such as a wigs.

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