

Getting Your Health Insurance to Cover the Cost of Your Unit:

Note: I am not a Medical or Health Provider. I DO NOT process medical claims, nor do I accept prescriptions.

When you lose your hair due to medical reasons such as chemotherapy, alopecia, Trichotillomania, or other medical conditions, when requesting a prescription from your physician, the full lace wig should then be referred to as a "full cranial prosthesis" which will then enable it to be covered under most medical insurance policies. Most insurance companies will cover between 80-100% cost for your full cranial prosthesis. However, if you request coverage for a wig, chances are your claim will be denied. *So please make sure you request a "full cranial prosthesis".*

If you require a cranial prosthesis due to permanent hair loss or hair loss during chemotherapy or alopecia treatment, you may be eligible to receive full or partial coverage to purchase the full cranial prosthesis by your health insurance company. You must contact your insurance company directly to see what the procedure is to obtain full or partial coverage for the full cranial prosthesis.

Your hair prosthesis may also be a tax deductible medical expense.

Steps to Follow:

- Call Your Health Insurance Provider and check the coverage on your policy to see if it covers a "full cranial prosthesis" for medical hair loss.
- If it is covered, ask them to explain their procedure for obtaining payment for the full cranial prosthesis
- IMPORTANT: I DO NOT process insurance claims nor accept prescriptions
- Some insurance companies will require you to pay upfront and then be reimbursed, others will pay for your prosthesis upfront.
- Complete any other insurance forms and be sure they are signed by your physician
- Request your physician to write a prescription for a "full cranial prosthesis" not a wig
- Ask your physician to also write a letter explaining hair loss and its effects and have him state that it is not simply for cosmetic reasons but for emotional well being as well
- Keep copies of all of your documentation and invoices for tax exempt purposes
- Follow the instructions that you were given by your health insurance provider to submit the prescription so that you can obtain payment.

The above steps are for your reference. We wish you luck in obtaining insurance coverage for your unit.

American Cancer Society:

American Cancer Society has a program available to those who qualify to assist you in purchasing a wig. If your insurance does not cover the full cost of your wig or only covers partial cost of your wig, you may qualify for an allotment through the American Cancer Society. The American Cancer Society will issue you a voucher up to \$75 to help cover the cost of your wig. You must meet certain financial guidelines. You MUST apply for this voucher BEFORE you purchase a wig. It will not be awarded for pre-made purchases.

To inquire about getting financial assistance for your wig purchase, you can contact the American Cancer Society below:

American Cancer Society

Call 1-800-227-2345

Ask to Speak to Someone Re: Financial Assistance for a Wig Purchase

The National Alopecia Areata Foundation (NAAF):

NAAF has established the Ascot Fund. This special pre-purchase program provides financial assistance toward the purchase of a hairpiece to individuals who have alopecia areata and are struggling financially. **To find out if you qualify, please contact them below:**

National Alopecia Areata Foundation

14 Mitchell Blvd.

San Rafael, CA 94903

or

PO Box 150760

San Rafael, CA 94915-0760

Phone: 415-472-3780

Fax: 415-472-5343

E-mail: info@naaf.org

Web site: www.naaf.org