

A Guide for Breast Cancer Patients... Understanding Post-diagnosis Breast Care Products and Insurance Benefits*



*This guide is dedicated to educating patients
and medical professionals about the breast care industry.*

Do you know which breast prosthesis your insurance will cover after your breast surgery?

Do you know there are silicone and non-silicone breast forms and the differences and indications?

Do you know there are specific products to help you re- cover from breast surgery?

Do you know the specific bras to use during radiation treatment?

Do you know that insurance may cover some or all of the cost of a wig if you are undergoing chemotherapy?

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Introduction

You've been diagnosed with breast cancer. Surgery, chemo, radiation, mastectomy, lumpectomy, reconstruction? With all of the medical considerations, important information is often left out of the conversation. By that I mean essential breast care products that are covered by your insurance. These products will ease your recovery and are often key to restoring your self-image and self-esteem. They are manufactured and designed by dedicated global breast care companies.

All too often, no one suggests or explains these products to you. No one tells you that insurance covers these. Or everyone tells you to call your insurance to ask about these benefits, but no one helps you to understand how to 'speak insurance' and find out what your benefits include.

If you have any questions, I am available to consult with you. I hope this information has helped you. If you need more information, I am available to consult* with you regarding breast care products.

Please call or email me with your questions.

Betty

Trainer/Educator for a global breast care manufacturer.

Certified Mastectomy Fitter.

Operations Manager for a nationally recognized breast boutique.

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This guide will help you understand insurance covered products designed and made for breast cancer patients and how to determine what your insurance benefits include*

*Insurance information and reimbursement varies per payer and plan.

*Information in this booklet should not be considered medical advice *Check with your medical professional before using any products.

*Author has made reasonable efforts to include accurate and up-to-date information and assumes no liability or responsibility.

Insurance

You will need a prescription from your doctor for insurance reimbursement and for dispensing many of these breast care products.

Now that you know you have insurance benefits, how do you find out what is covered? The only way is to call your insurer. Medicare categorizes breast prostheses and associated products as Durable Medical Equipment (DME). Hence, other insurance payers apply similar categorization, guide lines and rules. Sounds confusing? It is.

Timing of delivery of some products is crucial to your insurance coverage and reimbursement. For example: Medicare and most payers require the post-op camisole be delivered to you after the date of your surgery, not before.

When it comes to bras, Medicare states 'what is medically necessary' but does not designate a quantity. Other payers usually specify how many bras are allowed per year.

Know the following Medicare billing codes when you call your insurer. Although they may use other codes, they often refer to these to determine your coverage:

L8000 Mastectomy Bra

L8015 External Prosthesis Garment

L8020 Breast Prosthesis Non-silicone

L8030 Breast Prosthesis Silicone

L8032 Reusable Nipple Prosthesis

Post Diagnosis

Preparing for Surgery? I wish every patient knew about the post-op camisole garment! It will make your drain management so much easier during the first few weeks of your recovery. By time the majority of newly diagnosed patients discover the post-op camisole, it is too late to benefit from its use. This garment is used after breast surgery and for drain management.

Your doctor needs to approve and prescribe the post-op camisole. It is NOT recommended following some types of reconstruction.

In my experience of fitting patients in the recovery room, hospital room and boutique, this camisole can be used following the majority of post-surgical procedures.

Preparing for Radiation/Brachytherapy? There are bras that use fabrics that are gentler to your sensitive skin and allow easy access to your site. There are also skin care products that are made specifically for you to use, while undergoing your therapy.

Preparing for Chemotherapy? Have you asked your Oncology team about hair loss? Certain chemos will cause hair loss and your insurance provider may cover a wig(s). Medicare does not have coverage for wigs. There are also specially prepared skin care products to address the changes in your skin while undergoing chemo.

So Many Choices

BRAS (with pockets to accommodate a prosthesis)

Fashion

Sports

Cami-bra

Classic (with seams)

T-shirt (without seams)

Convertible Strapless

Post-op

Leisure

Wired and non-wired styles

Front closure/back closure/front and back closure

Compression bras

PROSTHESES

Silicone

Shallow profile

Average profile

Full profile

Symmetrical shape

Asymmetrical shape

Cooling gel technology

Malleable gel

Light weight

Standard weight

100% silicone

Polyurethane with silicone

Non-silicone

Foam

Micro-beads

Fiberfill

Post-OP

Camisole with and w/o front closure

Bra with front closure

Specialty Forms

Custom

Swim

Partials/Shells

Adhesive Nipple

Prosthesis Insurance Coverage

External Breast Prostheses: There are several manufacturers of prostheses (often called forms). These companies are dedicated to developing and designing beautiful and functional products for women who have undergone various surgeries due to a breast cancer diagnosis.

Silicone breast forms: These are the forms typically worn every day. They come in a variety of textures, sizes, features and benefits, and shapes. Your professional Fitter will fit you with the form that best mimics your existing breast, for unilateral surgeries, or that gives you the look and size you want in the case of bilateral surgeries.

In cases of lumpectomy and reconstruction asymmetry, there are shells, partials, and shapers that can help create symmetry. There are even attachable nipples, all covered by most insurance providers.

Non-silicone breast forms: These forms can be worn, instead of a silicone form, immediately following surgery (you are not ready yet for your silicone form), and are used for swimming, exercise and for leisure wear. Prosthesis insurance coverage typically will be one silicone breast prosthesis every 2 years, for each affected side. But some payers (not Medicare) may allow more. One non-silicone form is allowed every six months. But insurance will not cover dispensing both forms at one time.

Wigs are categorized as a cranial prosthesis, when referring to insurance benefits. Knowing this terminology will help you find out if you have any benefits. Medicare does not reimburse for wigs but other insurers do and may cover multiple wigs for your condition.

Bras – Insurance Coverage

Bras There are several manufacturers of post breast surgery bras. These companies are dedicated to developing and designing beautiful and functional products for women who have undergone various surgeries due to breast cancer diagnosis.

The bras are typically fashioned after current trends and look identical to the bras you have worn. The only difference is they have a pocket to accommodate breast forms and they have other necessary design features. They are beautiful!

Insurance providers usually limit the number of bras you can have per year. Where you go to be fit for a bra is crucial to getting all the choices you deserve. There are post-op bras, sports bras, strapless bras, convertible bras and more.

A Professional Fitter, at your boutique or facility, will know how to dispense these products so that your insurance will cover them. Most breast care manufacturers have a store locator online or can help you find a boutique by calling their 800 number. All the manufacturers have products unique to their brand. It is difficult to purchase bras and prostheses on the internet. These are not 'one size fits all' products. Every woman is different and the best outcome will be achieved by finding an established boutique with experienced Fitters.

Insurance coverage of some products is determined by the delivery date.