Her Crown by Lilian

Cranial Prosthesis Insurance Reimbursement FAQ

Helping You Navigate Insurance with Confidence

At Her Crown by Lilian, we understand that purchasing a cranial prosthesis (medical wig) can feel overwhelming, especially when dealing with insurance. While we cannot guarantee reimbursement, we are committed to providing assistance and the documentation you need to submit your claim.

Frequently Asked Questions

What is a cranial prosthesis?

A cranial prosthesis is a medically necessary hair replacement system prescribed for individuals experiencing hair loss due to a medical condition or treatment, such as:

- Chemotherapy
- Alopecia Areata
- Scarring Alopecia
- Radiation treatment
- Certain autoimmune disorders
- Other medically documented forms of hair loss

Unlike a cosmetic wig, a cranial prosthesis is considered durable medical equipment or a medical benefit by some insurance plans.

Does insurance cover a cranial prosthesis?

Some insurance plans provide full or partial reimbursement for a cranial prosthesis, while others do not offer coverage.

Coverage depends on your individual policy, including:

- Your insurance carrier
- Your specific plan
- Your deductible
- Coinsurance or copay
- Whether prior authorization is required
- Annual benefit limits

Every insurance plan is different.

Does Her Crown by Lilian accept insurance?

Her Crown by Lilian is currently operating as an out-of-network provider, but working on becoming an in-network provider by major insurance companies.

This means payment is due at the time of your initial consultation appointment. After your purchase, we will provide the appropriate documentation so you may submit a reimbursement claim to your insurance company, if your plan offers this benefit. Payment plans are available.

Will I need a prescription?

Yes, insurance companies require a prescription from your physician or dermatologist.

The prescription should typically include:

- Your medical diagnosis, and specific diagnosis code (provided by your physician)
- A statement explaining medical necessity
- "Cranial Prosthesis" (not wig)
- Your physicians NPI number (National Provider Identifier)

Some insurance plans may also require office notes or supporting medical records.

Do I need to verify insurance coverage, before my initial in-person consultation?

Some insurance companies require approval before purchasing a cranial prosthesis.Before booking your initial consultation, contact Her Crown by Lilian via phone call, text or email expressing interest. We will reply with an initial consultation form that will require your personal information and insurance information. We will then contact your insurance company with the information you have provided.

Failure to obtain verification, will delay the start of your custom cranial prosthesis journey and out of pocket cost without possible reimbursement.

Can I verify insurance coverage myself?

Yes, before scheduling your appointment, call the Member Services number on the back of your insurance card and ask:

- Does my plan cover a cranial prosthesis?
- Is it covered under my medical benefits?
- Is prior authorization required?
- Is a prescription required?
- Is there a maximum reimbursement amount?
- What HCPCS code should be submitted?
- Can I use an out-of-network provider?
- What documents are required?

Write down:

- Representative's name
- Date and time of your call
- Reference number for the conversation

How much will my insurance reimburse?

Unfortunately, we cannot predict reimbursement amounts.

Some plans reimburse:

- 100%
- A percentage of the cost
- A fixed dollar amount
- Nothing at all

The final decision is made solely by your insurance company.

Can Her Crown by Lilian guarantee reimbursement?

No.

Although we provide accurate documentation, reimbursement decisions are made entirely by your insurance carrier.

Purchasing a cranial prosthesis does not guarantee insurance payment.

How long does reimbursement take?

Processing times vary by insurance company.

Most claims are processed within 2–8 weeks, although some may take longer.

What happens if my claim is denied?

If your claim is denied, let us know and we will :

- Review the explanation of benefits (EOB).
- Ask if additional documentation is needed or write a supporting letter.
- If appropriate, file an appeal according to your insurance company's guidelines.

We are happy to provide copies of documentation we originally issued for your purchase.

Can I use HSA or FSA funds?

Many clients are able to use Health Savings Accounts (HSA) or Flexible Spending Accounts (FSA) to purchase a cranial prosthesis.

Please check with your plan administrator to verify eligibility.

Does Medicare or Medicaid cover cranial prostheses?

Coverage varies depending on the program and state regulations.

Please contact your plan directly to determine your benefits.

Insurance Checklist

Before Your Appointment:

☐ Verify your insurance benefits.

☐ Ask whether prior authorization is required.

☐ Obtain a prescription from your physician or dermatologist.

☐ Confirm reimbursement requirements.

☐ Bring any required paperwork to your appointment.

Our Commitment

Our goal is to provide compassionate care while helping you navigate the insurance reimbursement process as smoothly as possible.

If you have questions before your appointment, please don't hesitate to contact us. We're here to help you every step of the way.

Disclaimer

Her Crown does not guarantee insurance reimbursement or payment. Insurance coverage is determined solely by your insurance company based on your individual policy. Clients are responsible for understanding their insurance benefits and for payment at the time services are rendered.