



Insurance Primer: Know Your Coverage!

To Life! is an Accredited facility through the American Board for Certification in Orthotics, Prosthetics and Pedorthics. We provide the only boutiques in the Greater Capital Region where you'll find prosthesis, bras, wigs and hats to meet your special needs, in a fitting environment that is both private and comfortable. Our trained staff will assist you with the patience and care you deserve.

As a provider of Durable Medical Equipment (DME), To Life! is a Medicare participating provider. To Life also has participating agreements with other insurance providers such as:

CDPHP

Blue Cross Blue Shield of NENY

Empire Blue Cross

Medicare

MVP

Federal ID – 14-1808431

Reference Numbers:

Delmar NPI – 1750452322

Delmar PTAN – 1320150001

Saratoga NPI – 1992259188

Saratoga PTAN – 1320150002

WIGS:

HCPCS Code

A9282 - Cranial Prosthesis (Wig)

Clients are asked to call their insurance provider prior to their wig fitting. If a client is expecting to utilize insurance coverage, they must bring a script from a doctor at time of purchase. Any physician is fine, including surgeon, oncologist, primary care, or gynecologist.

Questions to ask insurance company

What is my allowance for a Cranial Prosthesis (A9282)?

What is the “schedule of fees” for a A9282 (Wig)?

What is my co-pay for this item?

If the insurance company is not one that To Life! has a participating agreement with, the client may inquire as to whether the insurer would provide coverage “out of network”.

If the answer is yes, then the client should bring a letter or some other directive that allows for us billing the insurer for the product.

Prosthesis and Bras:

HCPCS Codes

L8000 – Breast Prosthesis, Mastectomy Bra

L8030 – Breast Prosthesis, Silicone or Equal

Clients are asked to call their insurance provider prior to their mastectomy fitting. If client is expecting to utilize insurance coverage, they must bring a script from doctor at time of purchase.

Questions to ask insurance co

What is my allowance for mastectomy products L8000 and L8030?

What is the “schedule of fees” for products?

What is my co-pay for this item?

Prosthesis - How often are they replaced?

Bras – How many? How often?

If the insurance company is not one that To Life! has a participating agreement with, the client may inquire as to whether the insurer would provide coverage “out of network”. If the answer is yes, then the client should bring a letter or some other directive that allows for us billing the insurer for the product. Even when speaking with an insurer that has a participating agreement with To Life!, be sure to collect name, and any reference number from the conversation.

All insurances have different policies regarding the number of mastectomy bras available to the insured – on a yearly basis or for a lifetime. Know your coverage so we can best serve you!

POST SURGICAL CAMIS: L8015 These garments are available at To Life and more than likely you have available coverage for one garment, however, there is always a co-pay and an out of pocket expenditure from you. Some policies include the same amount of coverage for a second garment.

Some Myths & Facts:

- ✓ Because you have a prescription from a doctor does not mean that the item is therefore covered by insurance. It does mean that you should not be charged sales tax.
- ✓ There are very few insurance policies that pay 100% on every insured item.
- ✓ A provider does have the right to collect a copay & a price difference beforehand,
- ✓ When you switch from one insurance company to another you are not entitled to “start all over”. Your purchase history goes to your new company along with your health maintenance information.
- ✓ More than likely if your primary insurance does not participate in the purchase of an item it is extremely rare that your secondary will pay any part of that item.
- ✓ Many plans have a deductible amount associated with coverage. When collecting information from your insurance, review any relevant deductible with them prior to your boutique visit.