

Insurance Coverage for Breast Reconstruction

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It is appropriate during Breast Cancer Awareness Month to remind women of their federally mandated right to insurance coverage for breast reconstruction if they have to have a mastectomy.

The Women's Health and Cancer Rights Act of 1998 mandates that if an insurance company that provides coverage for mastectomies, it must provide coverage for breast reconstruction. This mandate applies to group health plans, individual health plans, and ERISA plans. Insurers are required to notify their participants in writing of this coverage.

Furthermore the company is required to pay for surgery and reconstruction of the other breast to make it appear symmetrical with the breast that has been removed if the patient wants that done. This means that, depending on the appearance of the opposite breast, the insurance company must pay for a reduction in size, a lift (mastopexy), or an augmentation. Many women who I encounter in my practice are not aware that they have this right.

The insurance companies are also required to pay for treatment of complications. This means that if a woman has had breast reconstruction after a mastectomy, and then has problems with the reconstruction, care must also be provided to treat those complications.

This may involve treatment of problems in breasts reconstructed with implants, such as the development of firm capsules (scars around the implants), leaking of the implants, and for women who have had flaps used for their reconstruction, treatment of problems that develop with those flaps, or the part of the body from which the flap was taken.

In my experience, because of this law, if a woman has had radiation therapy to treat her breast cancer, and as a result of the radiation the breast has gotten smaller or otherwise changed in shape, insurance companies will pay for a reduction or lift of the other breast.

If you have had a mastectomy and have not had reconstruction, if the other breast does not match your reconstructed breast, or if you have had breast reconstruction and are having problems, and would like to find out what can be done to help you, call for an appointment.

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