

Not all mastectomies will qualify for WHCRA coverage. For example, mastectomies that are done for cosmetic reasons or for the treatment of a non-invasive breast cancer (i.e. Ductal Carcinoma in situ) are not covered under WHCRA.

In order for the coverage to be effective, the attending physician must provide written certification that the mastectomy was medically necessary. The certification should include a description of the medical condition, the type of mastectomy performed, and the type of reconstructive surgery required. The attending physician must also certify that the mastectomy was performed for medical reasons and not for reasons of cosmetic enhancement.

When the attending physician provides the written certification, the plan must provide coverage for the mastectomy and any reconstructive surgery that is required. The coverage must include all stages of reconstruction, prostheses, and other supplies related to the reconstruction. The plan must also provide coverage for physical complications of the mastectomy, including lymphedema, which is a condition that causes swelling due to a buildup of lymph fluid in the affected area.

In addition, the plan must provide coverage for outpatient services, such as physical therapy and counseling, that are related to the mastectomy or reconstructive surgery. The plan must also provide coverage for ancillary services that are related to the mastectomy or reconstructive surgery, such as ambulance services, durable medical equipment, and prosthetic devices.

Under the WHCRA, the coverage must be provided without imposing any additional costs or restrictions on the patient. This means that the patient should not have to pay any additional coinsurance, copayment, or deductible for the mastectomy or reconstructive surgery.

The WHCRA also provides rights for women who have already had mastectomies. If a woman has already had a mastectomy and the plan does not cover reconstructive surgery or medically related services, the plan must provide coverage for those services if the attending physician certifies that the services are medically necessary.

Finally, the WHCRA provides certain rights for women who are considering having a mastectomy. In particular, the law requires that all group health plans provide a written notice to women about the coverage that is available under the plan for mastectomies and reconstructive surgery. This notice must be provided at the time of enrollment in the plan and at least annually thereafter.

The WHCRA provides important rights and protections to women who have had, or are considering having, a mastectomy. It is important for employees to understand their rights and to make sure that their health plan is providing the coverage that is required by the law.

Workers' Compensation Insurance

OTHER INFORMATION ABOUT THIS PLAN: Workers' Compensation Insurance