

## Women's Health and Cancer Rights Act of 1998

The Women's Health and Cancer Rights Act of 1998 (WHCRA) is a federal law that requires certain group health plans and health insurance issuers that provide coverage for mastectomy-related services to provide coverage for certain post-mastectomy procedures. This includes prostheses and reconstructive surgery, as well as other services that are medically necessary for the completion of the mastectomy.

Under the WHCRA, Northwind Health Plus plans must provide coverage for the following services:

- All stages of reconstruction of the breast on which the mastectomy was performed, including reconstruction of the other breast to produce a symmetrical appearance, and surgery and reconstruction of the other breast to produce a symmetrical appearance.
- Surgery and reconstruction of the breast and chest wall, including surgery and reconstruction of the chest wall to correct conditions caused by the mastectomy.
- Prostheses and physical complications of the mastectomy, including lymphedemas.
- Treatment of physical complications of the mastectomy, including lymphedemas.

In addition, plans must provide coverage for all stages of mastectomy, including:

- Surgery on the affected breast, including partial and total mastectomy, lymph node removal, and lymph node dissection.
- Surgery on the other breast to produce a symmetrical appearance.
- Reconstructive surgery, including breast reconstruction, breast implants, and flap surgery.
- Treatment of physical complications at all stages of the mastectomy, including lymphadenectomy and lymph node dissection.

The WHCRA also requires that Northwind Health Plus plans cover necessary services that are provided in connection with a mastectomy, including:

- Hospitalization
- Second surgical opinions
- Surgical dressings
- Patient education

## Exceptions

There are some exceptions to the WHCRA requirements. Plans are not required to cover services that are: