



Breast Restoration AdVocacy and Education (BRAVE)

Health insurance can be confusing. It is best for you to contact your insurance provider as soon as you can to ensure you have a clear understanding of your medical coverage.

It is wise for you to understand:

- **Medical Coverage for Mastectomy. Remember:** If a mastectomy is covered then medical insurance is required to cover both reconstructive surgery and/or prostheses for both breasts following surgery.
- **Second Opinion Coverage.** Limit of 'second opinions' covered by medical insurance.
- **Preauthorization.** Procedures requiring preauthorization
- **In Network Coverage.** Medical insurance plan requirements for in network surgeons, medical treatment facilities & services
- **Out of Pocket Expenses.** Out of pocket expenses when using a surgeon outside of network
- **Techniques & Therapies Not Provided by In Network Medical Professionals.** Specific medical techniques & therapies in network surgeons do not specialize in
- **Number of Inpatient Days Covered.** Inpatient days covered by medical insurance
- **Inpatient Medical Providers Covered by Medical Insurance. Remember:** there can be many providers involved including doctors, hospitals and laboratories who may bill separately or together.

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Woman's Health and Cancer Rights Act of 1998 Facts

Exceptions to the Woman's Health and Cancer Rights Act of 1998 (WHCRA)

Per the Department of Labor, there are a few types of employers who have self-insured plans that may be exempt. They include local school districts, churches and states; however, there are still protections and benefits coverage that may apply.

When Insurance Plan Covers Less than my Physician Charges.

Ask your doctor and hospital providers in advance if they accept rates set by your health insurer and ask if you will be billed the difference.

This needs to be done before undergoing any medical procedure. If there are unmet medical expenses, please reach out to [BRAVE Coalition Foundation](#).

Change in Insurance Provider after Mastectomy

It's not too late! Your WHCRA right to breast restoration after a mastectomy transfers to your new insurance provider.

More info on WHCRA Rights

Department of Labor Employee Benefits Security Administration at (866) 444-3272.

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