

## **Insurance Coverage For Neurofibroma Removal**

**All neurofibroma removals, properly documented, for people with neurofibromatosis, should be covered by most insurance plans.** This is medically justified for two reasons:

- 1) The possibility (though small, but statistically significant) that the individual tumors can become malignant; and
- 2) The fact that they can cause nerve damage when they grow.

Another sure coverage is if the patient alleges itching.

If a patient is turned down by the insurance company, check with the doctor's office to assure that the claim was fully documented. This is frequently the problem and the reason the claims are denied is the lack of full information from the physician. The patient or doctor should request a reconsideration stressing that the patient has this disease and the circumstances explained above. If they again are denied and they are under a private insurer, they should write a letter to the State Health Insurance Commissioner (whose number can be found in the blue pages of the phone book). If the insurance is through the employer, the claimant should also let his company benefits coordinator know the problems which are occurring with the insurance plan.

If they are covered by Medicaid, there should not be a problem, because all rendered medical care is covered. The only possible problem might be a physician who is ignorant of the neurofibromatosis and refuses to remove a tumor because he/she considers it cosmetic surgery. A call to most state Medicaid offices should be sufficient to clarify coverage.

Medicare will cover it. Again, when a denial occurs it is usually because of a lack of documentation. The beneficiary should follow the steps listed above for private insurers.

Diagnostic codes are:   237.70 NF unspecified  
                                  237.71 NF1  
                                  237.72 NF2

The billing code for removal of neurofibromas from the face is CPT64788. Both diagnosis code and billing code must be on the insurance claim form.

Above information provided by:  
Paul Mendelsohn  
Formerly Consumer Liason for Disability Issues  
Center for Beneficiary Services  
Health Care Financing Administration