

Employer-sponsored insurance plan not covering Implantable Penile Prosthesis (IPPs)?

We've received feedback that IPPs may not be included in your member benefits due to your employer policy potentially having a benefit exclusion for penile implants.

There are 1-2 important steps that you can take. The first is to verify if this benefit exclusion policy applies to you and your individual insurance plan. If it does apply to you, the second step would be for us to walk you through the steps of potentially adding coverage of a penile implant as an exception to **your** current benefits.

- **You can contact your health plan member services team to verify if this exclusion is specific to your individual plan.** When calling your member services team, penile implants will be considered a medical benefit. Make sure to verify that your member services representative is looking at your individual policy benefits and not a generic policy. Have your ID card ready and provide them with your member ID for them to be able to quote your specific benefits. If they ask what code applies to the implant, you may provide them with CPT code: 54405 - Insertion of multi-component, inflatable penile prosthesis, including placement of pump, cylinders, and reservoir¹
- **You can verify on your own if it is excluded by asking your member services team or your HR department for a copy of your insurance plan's policy details and a list of your member benefits.** You may have a received a copy of this electronically. The policy details/member benefits may be several hundred pages, but this is the most effective way to see if it is included in your specific plan's benefits (try obtaining an electronic copy so you can use a search function on your computer to search the entire document for IPPs).
- **If you find that penile implants are NOT included in your member details, then you can follow up with your employer's HR department* to request a rider or exception.** A rider is designed to add a specific type of benefit to your individual member policy. In this case, the purpose will be to add penile implants to your plan benefits. Once initiated by your HR department to your insurance, the process may take anywhere from a few weeks to a few months, so we recommend working with your HR team as soon as possible once you identify that IPPs are an exclusion to your benefits to make sure the rider is obtained as soon as possible. In some instances, your employer may only be able to make changes yearly before open enrollment starts. An exception is a request for coverage knowing that your current policy does not list coverage.

If you do have any questions around benefit exclusions, asking your HR to add a rider to your policy, or anything else in relation to this process, please contact your member services team at your plan for additional information.

*HR employees must keep any confidential employee information in the strictest confidence.

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