

Speaking with your Human Resources department about an exception/override for your penile implant surgery

If your physician's office has informed you that your upcoming penile implant surgery is not covered by your insurance, there may be steps that you can take to request insurance coverage.

Background

Today, over 60% of American workers receive health benefits through a self-funded insurance plan, where their employer pays medical claims directly from its own resources instead of purchasing a traditional policy from an insurance company. Self-funded plans give employers more flexibility in designing benefits and can reduce costs.

Insurance plans come with federally mandated benefits, which all must cover, while others are an optional 'rider' benefit. For instance, sexual dysfunction coverage is typically a rider. Since it benefits only certain employees, many employers opt out of it, as covering it could increase costs for all employees. However, employers may have some flexibility to make an exception or place an override for a specific individual.

Steps you can take:

Contact your Human Resources department:

- Request the current year's benefit plan booklet from your HR representative. They should provide an electronic version. Once received, you can perform a keyword search using terms like "sexual dysfunction," "exclusion(s)," and "impotence" to check if these are excluded from coverage.

If coverage is excluded:

- Ask HR for assistance. While conversations about sexual dysfunction can be sensitive, remember that HR professionals should keep discussions confidential. You can discuss your confidentiality concerns with the HR representative.
- Initiate a conversation with HR by stating: "My doctor indicated surgery is necessary. The doctor's office checked the coverage and informed me it's not a covered benefit. Is there a possibility to make an exception or override so the surgery can be covered?"

Further discussions may be necessary:

- You may be referred to another HR representative who liaises directly with the insurance company. Here, you should provide specific details about the surgery required.

Requesting an override:

- Highlight that treatment for sexual dysfunction is not covered and inquire if a one-time override can be applied to cover your surgery.

Assistance from Coloplast:

- If you find the right HR contact and they need more information, Coloplast can assist in a conference call including you, the HR representative, and a Coloplast employee.

Questions?

Contact Coloplast Reimbursement & Benefit Support for assistance 855.230.7611