Day 4,037 – Insurance Rationale

The insurance company is missing the larger point.

December 7, 2021 By Dan Zeller

Over the weekend, I received a letter from my health insurance company explaining the denial of covering the cost of the PSMA PET scan. This differs from what the representative told me via email (UCLA didn't send all of the necessary paperwork) and carries far more weight, as it appears that a medical review was done. The redacted section below is the name of my insurance provider.

Click here to see image.

In a nutshell, because my PSA is 0.22 ng/ml, it doesn't reach their threshold of 1.0 ng/ml, they deem the scan "not medically necessary" and won't cover the cost.

The insurance company may have a limited point in their comment, "Use of this study would [not] improve the outcome" with my PSA level being so low. Realistically, the chances of the cancer metastasizing while waiting for the PSA to go from 0.22 to 1.0 are miniscule—especially with my PSA doubling time—and the treatment options would likely be the same: Salvage radiation, perhaps with hormone therapy as well.

However, the insurance company is missing the larger point: The whole purpose of having highly sensitive, highly specific scans like 68-Ga PSMA PET is to locate cancer early so that you can come up with an effective treatment plan that hopefully does, in fact, have a positive impact on the outcome and survival.

My urologists were supportive of getting the scan, so I'll see if I can't get them to help convince my insurance company through a formal appeal that this is, in fact, medically necessary.

As far as the scan itself, it's less than 24 hours away. UCLA Department of Nuclear Medicine did remind me that I have to fast for at least six hours prior to the scan, drinking only water. No juice, no coffee, just water.

I'll let you know how it went.

Be well!

This post originally appeared on Dan's Journey Through Prostate Cancer on November 29, 2021. It is republished with permission.

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