The Women’s Health and Cancer Rights Act (WHCRA) of 1998

Did you know that your plan, as required by the Women’s Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema?

As required by the Women’s Health and Cancer Rights Act (WHCRA) of 1998, the Montana Association of Counties Health Care Trust (MACo HCT) plan provides coverage for:

1. All stages of reconstruction of the breast on which the mastectomy has been performed;
2. Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
3. Prostheses and physical complications of mastectomy, including lymphedemas, in a manner determined in consultation with the attending physician and the patient.

Such coverage may be subject to annual deductibles and coinsurance provisions as may be deemed appropriate and are consistent with those established for other benefits under the plan or coverage.

Contact the Montana Association of Counties Health Care Trust (MACo HCT) 406-443-8102 with any questions.