HEALTH INSURER

123 Insurance Way

Anywhere, IL 012345

DATE

RE: Claim # XXXXXXXXXXX

Insured: NAME (ID# XXXXXXXXXXX)

Claimant: NAME (DOB Mo-Day-Year)

To Whom It May Concern:

I am writing to appeal the decision to deny coverage of my prophylactic bilateral mastectomy by [Health Plan Name]. Genetic testing confirmed that I carry a genetic mutation [BRCA1, BRCA2] which puts me at significantly increased risk of breast and/or ovarian cancer. The U.S. Preventive Services Task Force (USPSTF) BRCA-Related Cancer: Risk Assessment, Genetic Counseling, and Genetic Testing guidelines give a “Grade: B” to screening women who may be at high risk of breast, ovarian, tubal, or peritoneal cancer. “Women with a positive result on the risk assessment tool should receive genetic counseling and, if indicated after counseling, genetic testing.”[[1]](#footnote-1)

The clinical value of identifying people with a BRCA1 or BRCA2 mutation lies in an individual’s ability to access appropriate, evidence-based screening and preventive services that lower the risk for breast or ovarian cancer.  As such, USPSTF guidelines indicate, “In general, women with harmful BRCA1 or BRCA2 mutation are managed with a variety of interventions to lower future cancer risk. This includes intensive screening, risk-reducing medications, and risk-reducing mastectomy and salpingo-oophorectomy.”1 [Exhibit A]

The National Cancer Institute says, “Bilateral mastectomy has been shown to reduce the risk of breast cancer by at least 95% in women who have a harmful (disease-causing) variant in the BRCA1 gene or the BRCA2 gene and up to 90% in women who have a strong family history of breast cancer.”[[2]](#footnote-2) The Journal of the American Medical Association (JAMA) references studies of high-risk women and women with BRCA1 or BRCA2 mutation stating that a risk-reducing ‘Bilateral mastectomy was associated with a 90% to 100% reduced breast cancer incidence.”3

There is broad consensus among clinical organizations about the benefits of risk-reducing surgery in women with BRCA mutations. The National Comprehensive Cancer Network (NCCN) [Exhibit B], American College of Obstetricians and Gynecologists (ACOG) [Exhibit C], European Society for Medical Oncology (ESMO) Annals of Oncology [Exhibit D], National Cancer Institute [Exhibit E] and others recommend bilateral prophylactic mastectomy, also known as a risk-reducing mastectomy (RRM), for women with BRCA mutations.

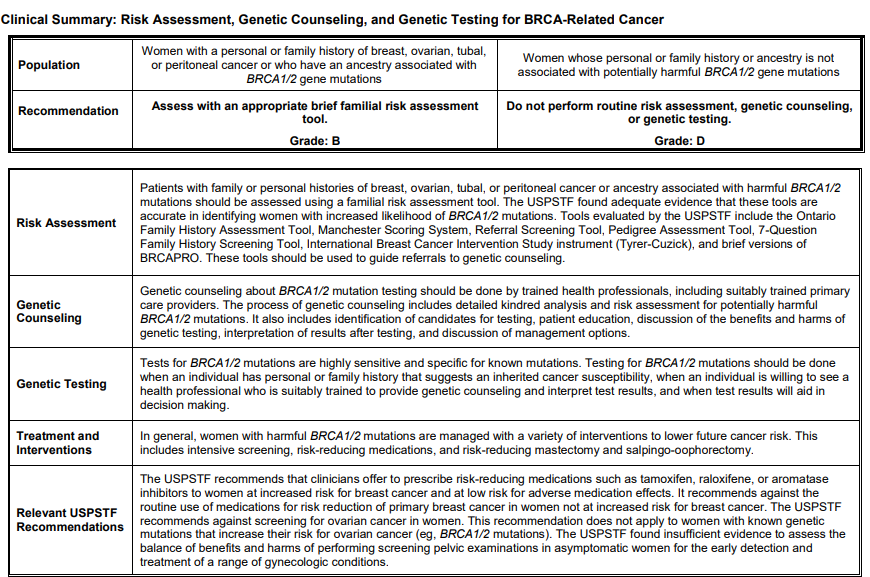
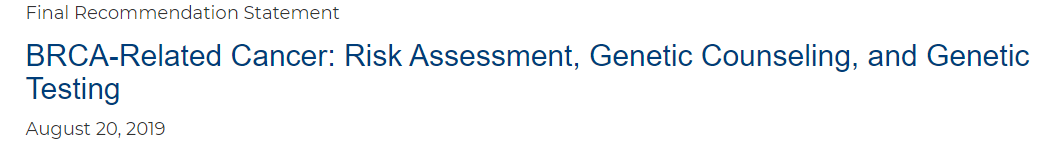
Most insurers, including Blue Cross and Aetna plans, consider prophylactic mastectomy “medically necessary” for reduction of risk of breast cancer in high-risk women who possess BRCA1 or BRCA2 mutations [Exhibits F and G]. No woman wants to remove her breasts but given the exceptionally high risk of cancer (up to 87% lifetime risk), women with these mutations are faced with a difficult choice—live in constant fear with the threat of aggressive and often fatal cancer or opt for surgery to help maintain one’s health.

In summary, this surgery is medically necessary. Exclusion of risk-reducing procedures for high-risk women does not align with national medical guidelines and the current standard of care. Thank you for your consideration. Your prompt attention to this appeal is greatly appreciated.

Sincerely,

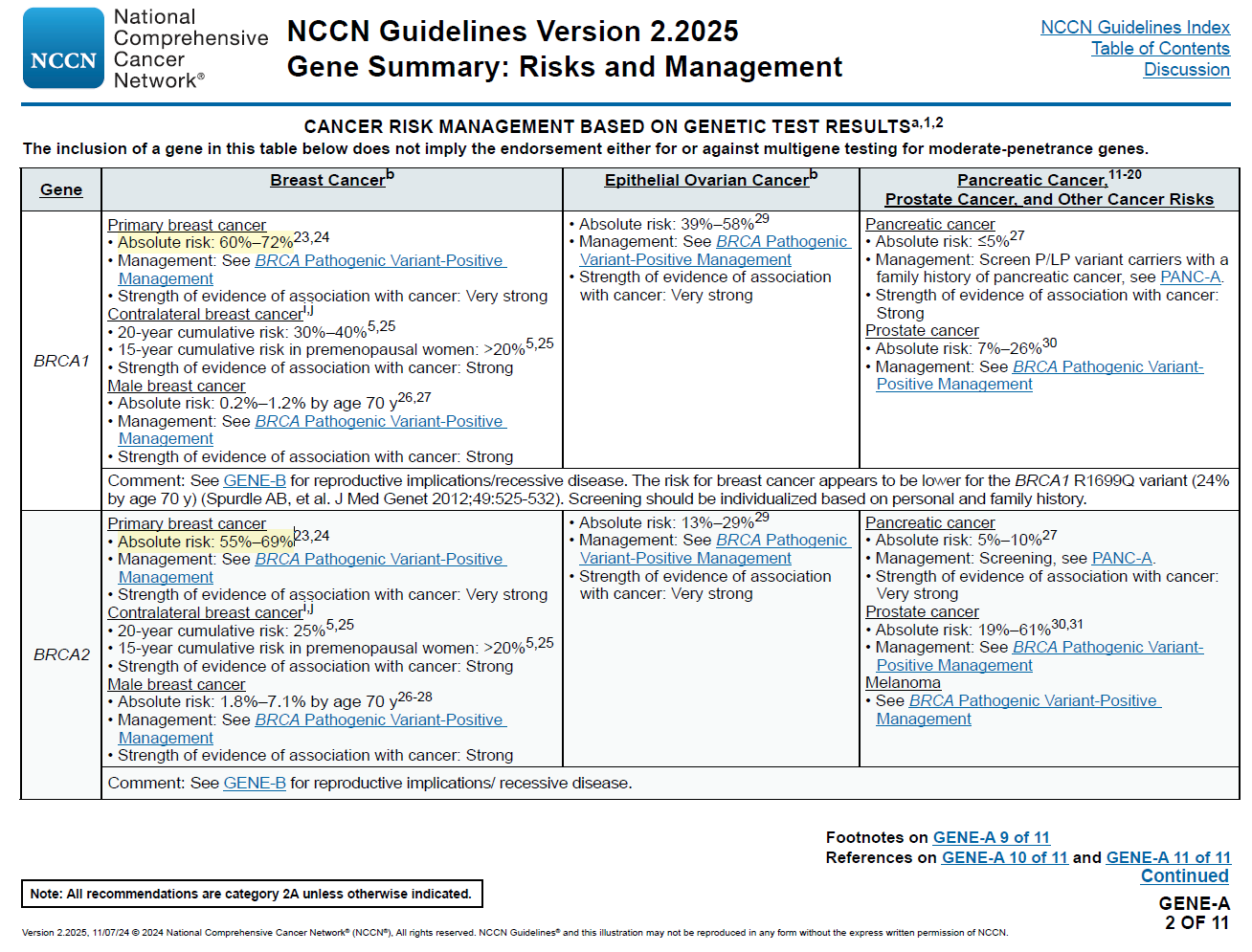
[Signature]

**Exhibit A**

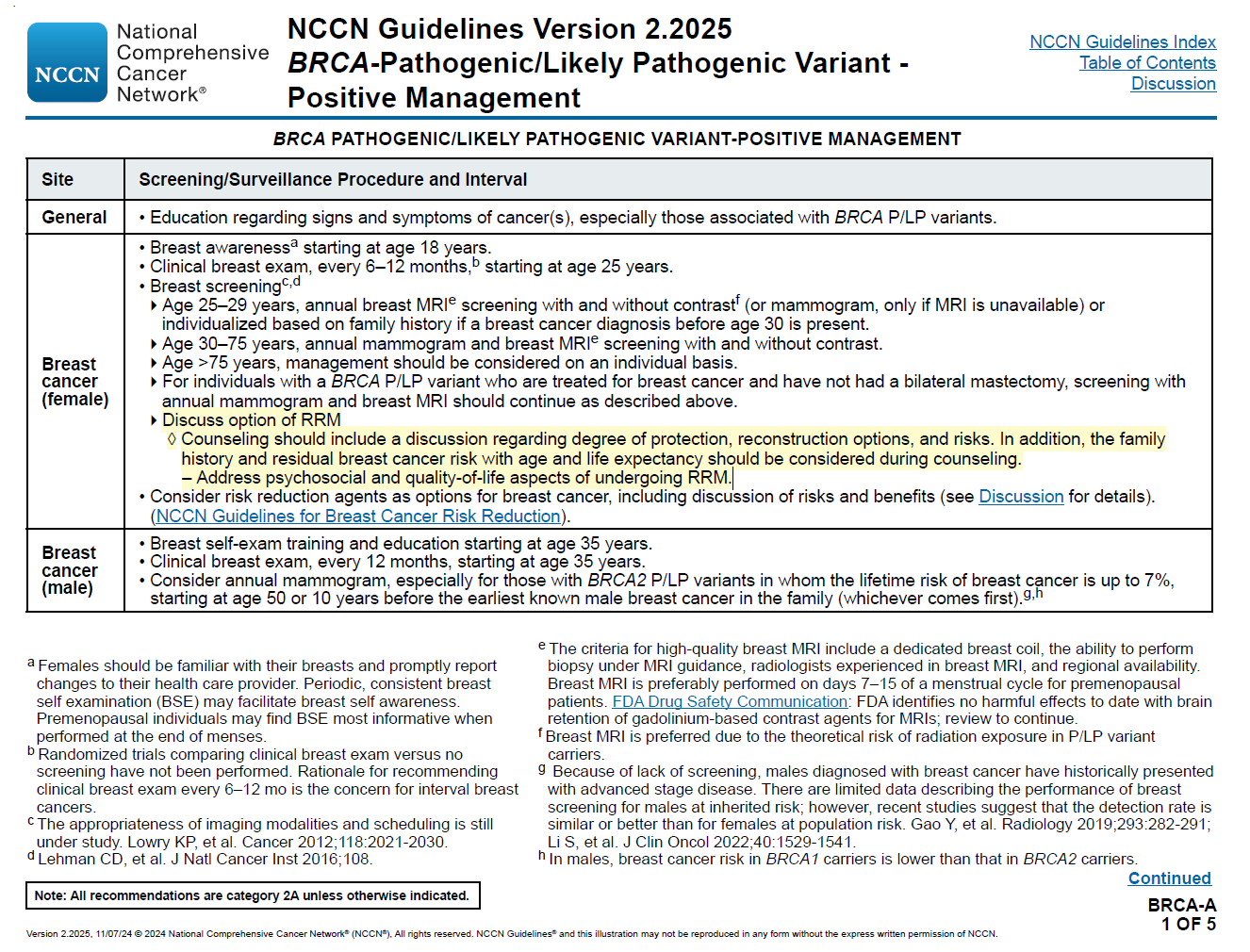


Source: <https://www.uspreventiveservicestaskforce.org/uspstf/recommendation/brca-related-cancer-risk-assessment-genetic-counseling-and-genetic-testing>

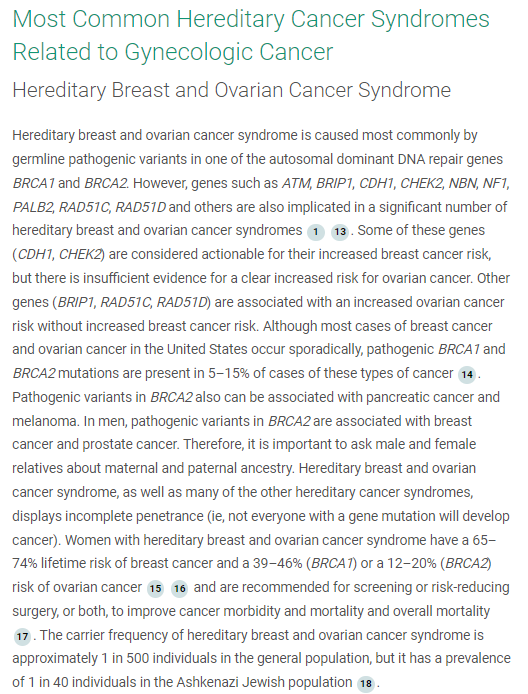
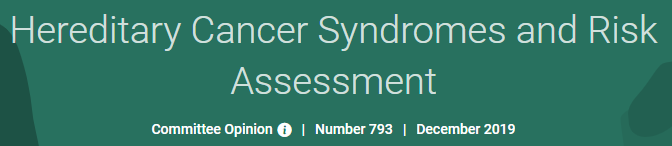
**Exhibit B**



**Exhibit B (continued)**



**Exhibit C**

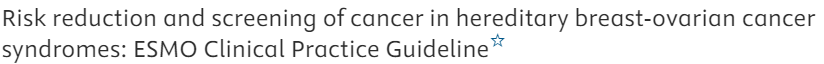
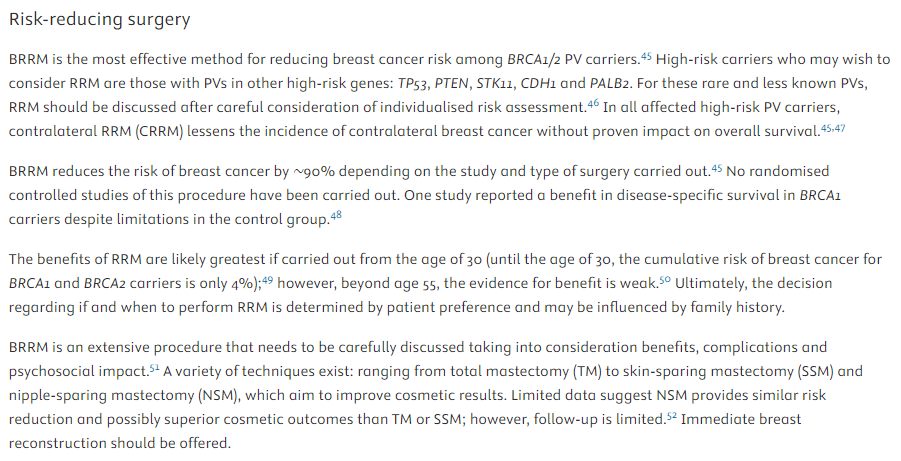
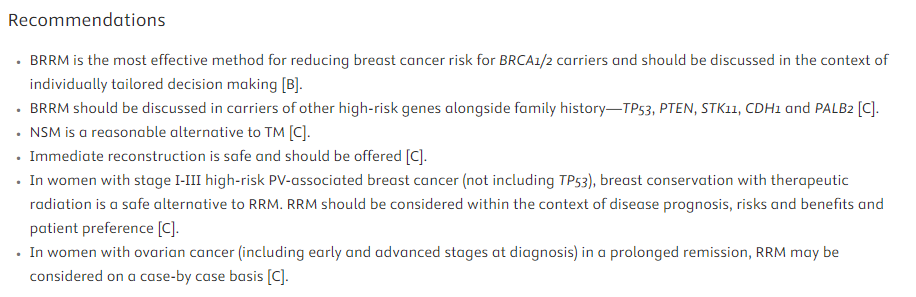


**Exhibit D**

https://www.acog.org/clinical/clinical-guidance/committee-opinion/articles/2019/12/hereditary-cancer-syndromes-and-risk-assessment

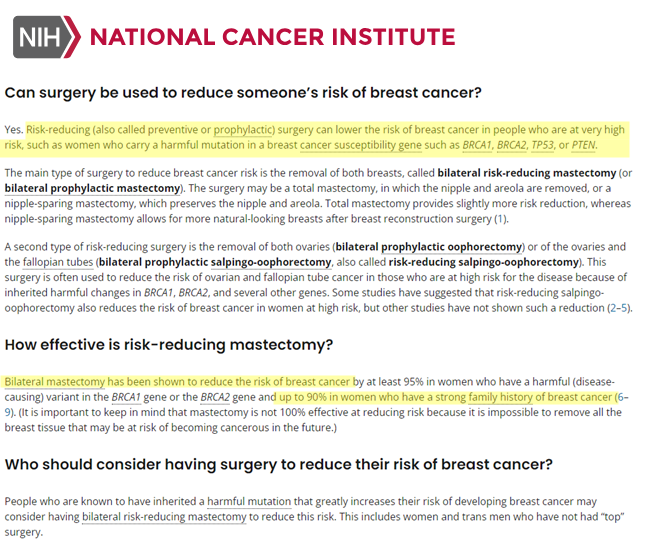


‘BRRM’ = Bilateral Risk-Reducing Mastectomy



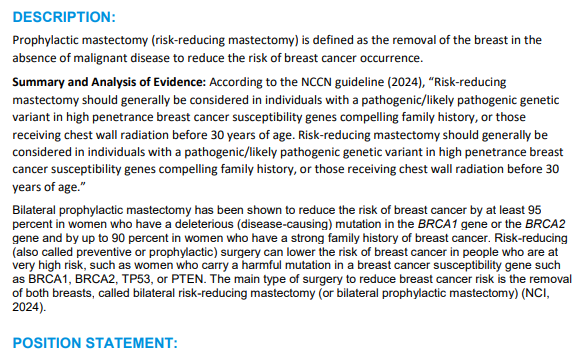
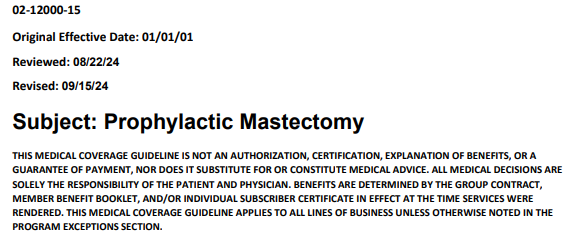
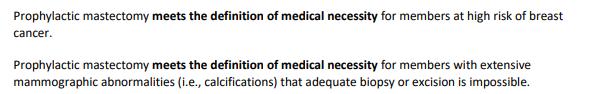
Source: https://www.annalsofoncology.org/article/S0923-7534(22)04193-X/fulltext

**Exhibit E**

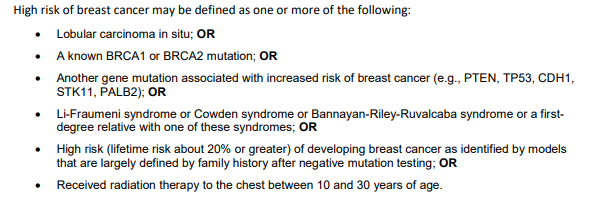


Source: <https://www.cancer.gov/types/breast/risk-reducing-surgery-fact-sheet>

**Exhibit F**



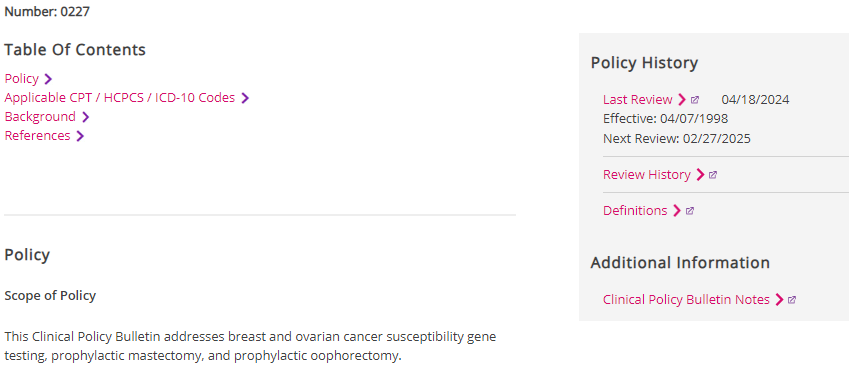
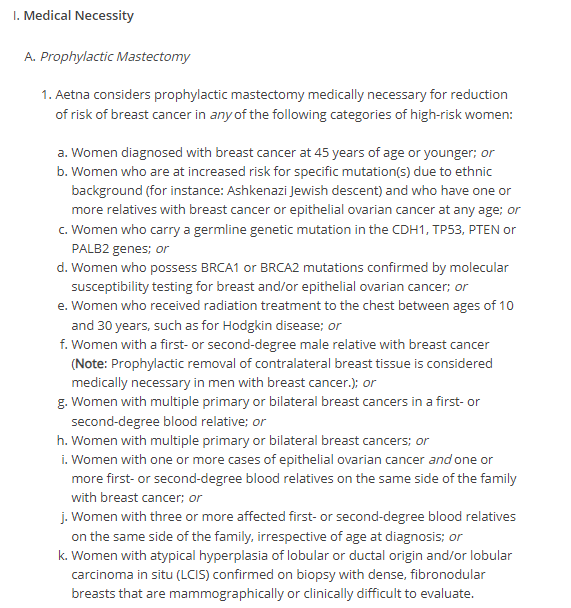
**Exhibit F** **(continued)**



Source: https://mcgs.bcbsfl.com/MCG?mcgId=02-12000-15&pv=false

**Exhibit G**

**Breast and Ovarian Cancer Susceptibility Gene Testing, Prophylactic Mastectomy, and Prophylactic Oophorectomy**



Source: https://www.aetna.com/cpb/medical/data/200\_299/0227.html

1. BRCA-Related Cancer: Risk Assessment, Genetic Counseling, and Genetic Testing, August 2019  
   (https://www.uspreventiveservicestaskforce.org/Page/Document/RecommendationStatementFinal/brca-related-cancer-risk-assessment-genetic-counseling-and-genetic-testing1) [↑](#footnote-ref-1)
2. # Surgery to Reduce the Risk of Breast Cancer [www.cancer.gov/types/breast/risk-reducing-surgery-fact-sheet](http://www.cancer.gov/types/breast/risk-reducing-surgery-fact-sheet)

   3 https://jamanetwork.com/journals/jama/fullarticle/2748515 [↑](#footnote-ref-2)