



Health Insurance Information

Bariatric surgery is an elective procedure that many insurance companies cover. Your insurance company may have certain requirements that you need to meet prior to having bariatric surgery. For example, you may need to enroll in a medically supervised weight loss program for a specified amount of time, visit with a dietician and/or be evaluated by a psychologist/psychiatrist.

It is very important that you contact your insurance company as soon as possible to determine if reimbursement is available and if they have any requirements prior to approval, it is best to have this in writing. If not, discuss your situation with the Total Weight Loss Center to discuss other options.

Below is a list of questions that patients frequently ask concerning coverage for bariatric surgery. You may find them helpful as you talk with your insurance company representative.

- 1. Does my insurance company cover bariatric surgery?**
 - a. Never assume anything about your insurance coverage. Call and ask for a copy of your bariatric benefits.
 - b. A lot of insurance companies cover the procedures, **but not all due.**

- 2. Does the type of surgery make a difference to the insurance company?**
 - a. If there is coverage, the type of surgery you're seeking will be important for them to know.

- 3. Will the insurance company require me to do certain things prior to having surgery?**
 - a. Insurance companies may have their own set of criteria.
 - b. Call the customer service number on the back of your insurance card and they will be able to explain your coverage and/or any requirements for surgery.
 - c. The Total Weight Loss Center can help explain the insurance requirements and guide you to meet all the requirements prior to surgery.

- 4. When do I find out I have been approved for surgery?**
 - a. Once all the requirements have been completed, the Total Weight Loss Center patient care coordinators will submit all paperwork for approval.
 - b. It's important that you should submit all reports to the patient care coordinators as soon as possible so you can be scheduled for surgery.

- 5. Is there anything I can do if my insurance company does not provide payment for bariatric surgery?**
 - a. Work with the patient care coordinators to appeal the decision your insurance companies decision.
 - b. Speak with your employer about getting individual coverage for your surgery.

If you have any questions or need assistance, call our patient care coordinator, 816-691 5048. The team will be happy to help you.