

Insurance Information For New Patients

If you are considering weight loss surgery (sometimes called bariatric surgery, including gastric bypass and sleeve gastrectomy), checking your insurance coverage is an important early step. Most medical insurance policies cover weight loss surgery in cases where it is recommended medically. However, some policies do not cover weight loss surgery at all and some cover only a certain type of surgery. In addition, some insurance companies have special requirements for preparation.

- Please review your policy before you come for your first appointment. This protects you from paying out-of-pocket for your visit and helps us understand how we can best help you prepare for surgery.
- If weight loss surgery is a *covered service* or *covered benefit*, it is likely your insurance will pay for the procedure and the visits associated with it. If weight loss surgery is an *excluded service*, it's likely that you do not have coverage.
- As you look for information about coverage, it is important to understand that you are not asking for *prior authorization* for surgery. That step comes later, after you've done your preparation work.

Use this checklist to verify your particular insurance situation before making your first appointment at The Center for Weight Loss Surgery:

Make sure you know the name of your insurance carrier and the policy you have.

Contact your carrier's customer service department or connect to their website.

Check the back of your insurance card for a phone number, email and web address.

Get written information about whether your policy covers weight loss surgery.

Find out which surgical procedures are covered (not all insurance cover both). Make sure the information is specific to your particular policy. Two people may have the same insurance company but in one case the surgery is covered and in the other it's excluded. Remember, you are not calling for *prior authorization* at this point.

PLEASE NOTE: There can be a time requirement for preparation for surgery, which may differ with insurance companies.

Gather information from your primary care physician and other providers for your records and ours.

Information about your weight over the years is helpful. Records related to weight-related medical conditions (diabetes, high blood pressure, sleep apnea, heart disease, cholesterol problems, joint problems etc.) and the effects they've had on your life will be used for preparation and to submit to your insurance company later.

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