Beth Israel Deaconess Medical Center

A teaching hospital of Harvard Medical School

Insurance Questions

Below are some questions to guide you through a discussion with your Insurance Company. Verifying your insurance coverage is a very important step to starting your WLS journey. It is recommended that you call prior to joining our program.

1. Does my insurance policy cover Weight Loss Surgery?

   _____

   _____

   ★ Please know most out of state policies may have different coverage

2. Does my employer have an exclusion for Weight Loss Surgery on their policy?

   _____

   _____

3. Which surgeries are covered: Lap Band, Laparoscopic or Open Gastric Bypass, and/or Laparoscopic Gastric Sleeve?

   _____

   _____

   _____

4. What are the requirements for insurance approval of Weight Loss surgery?

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   _____

   _____

   _____

   _____

   ★ Some insurance companies (typically Mass Health, Aetna, and Cigna) require documentation of non-surgical, physician monitored weight loss attempts for 3-6 consecutive months.

   ★ Please know most out of state policies may have different requirements (i.e. BCBS of Massachusetts is NOT the same as BCBS of Georgia)

5. What are my weight loss options if my insurance does not cover Weight Loss Surgery?

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   _____

Keep track of who you speak with:

Spoke with: _____ Title: _____ Date: _____

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