

## Call your Insurance Company to Verify Benefits for Bariatric Surgery

- Call the benefits coordinator at your human resource office and/or call the customer service line listed on your insurance card
- Once you are connected to a representative, ask the following questions to determine your policy benefits
- Please note that even if the representative states that bariatric surgery is a covered benefit, this is not a guarantee of coverage or payment

**Consider this list to help you ask all the questions and to document the answers received:**

Telephone number and extension called:	Name of Insurance Company/Your employer:  Phone #/Extension: Person you spoke with and a reference number for the call:
“I am inquiring about my policy benefits regarding the surgical treatment of morbid obesity.	Is surgery for morbid obesity a covered benefit?” Yes or No: Do I have to go to a center of excellence or with a designation and if so, Is MUSC one? Yes or No:
Which CPT codes/surgical procedures are covered?	43775 – sleeve gastrectomy 43644 – gastric bypass 43845 – duodenal switch Other:
Is MUSC in-network with this insurance plan?	Yes or No:
Do you have a policy on surgery for morbid obesity that I can obtain?	Ask to have it sent/emailed to you or direct you to webpage
Ask what other requirements the insurance company has for you to complete in order to approve surgery.	Medically supervised weight loss attempt? Yes or No? How many months? (3-6?): How long ago must these monthly visits be? <i>Typically, within past 6-24 months:</i> Who must the visit be with? <i>Typically, MD or RD supervised by MD:</i> Weight history of having obesity for certain # of years?  Does my Primary Care Provider have to refer me or provide a recommendation to have surgery? Yes or No? Do I need other clearances? <i>Some require heart and lung clearances, checking TSH, or negative H Pylori test:</i>  Weight or BMI requirement? Yes or No? <i>Usually it is BMI&gt;40 kg/m2, or BMI&gt;35 kg/m2 with associated medical problems.</i> Any specific health conditions (comorbidities) required if BMI is between 35-40?