

# Bariatric Surgery Insurance Benefit Investigation

Patient Name		Date of Birth	Your BMI
Insurance Company Name		Phone Number (the phone number is often found on the back of the insurance card)	
Policy Information – Contract Number		Group #	
Date of Call	Time of Call	Name of Representative You Spoke With (and ID # if applicable)	

**Important Information:** Not every health insurance policy will cover weight loss surgery, and even those that do often have an out of pocket costs that will be your responsibility. It is important that YOU verify your insurance benefits & ask about your out of pocket costs BEFORE you begin your journey.

Call your insurance company again to ask these questions if you change insurance policies or if your workup extends into a new contract or calendar year. Benefits and network affiliations can – and do - change without notice. Your policy may undergo *significant* changes to comply with the requirements of the Affordable Care Act!

Once you determine if you have coverage, WE will determine if you can meet the criteria.

## Questions to ask when you call:

**Does my plan cover weight loss (bariatric) surgery for morbid obesity?**  Yes  No  
Diagnosis Code E66.01 • CPT Code 43644 – Laparoscopic Gastric Bypass • CPT Code 43775 - Sleeve Gastrectomy

**Does my plan cover weight management services in a physician’s office?**  Yes  No

## If the answer is no – stop here. If the answer is YES – ask the following questions:

**Is Dr. \_\_\_\_\_ in my network?**  Yes  No

**Are Huron Valley Sinai – OR – Oakland Regional Hospital in my network?**

• Huron Valley-Sinai Hospital  Yes  No • Oakland Regional Southfield  Yes  No

**Does my surgery have to be performed at a bariatric surgery “Center of Excellence”?**  No  Yes

**For Blue Cross Blue Shield insurance only:**

**Does my surgery have to be performed at a “Blue Distinction Center”?**  No  Yes

## **Obtain all of the following information to understand your out of pocket obligations & policy limitations:**

My policy annual renewal date is \_\_\_\_\_

My annual deductible is: Individual \$ \_\_\_\_\_ Family \$ \_\_\_\_\_

How much of my deductible have I *currently* met? Individual \$ \_\_\_\_\_ Family \$ \_\_\_\_\_

After I meet my annual deductible, what is my co-insurance for bariatric surgery? \_\_\_\_\_

My maximum out of pocket costs will be: \$ \_\_\_\_\_

Is there a maximum bariatric surgery benefit?  No  Yes - \_\_\_\_\_

Note: This may include a dollar limit or a limitation of one surgery per lifetime regardless of the insurer