



Navigating your Insurance

Easy to follow checklist to determine your insurance benefits

1. Call the number on the back of your insurance card. Have the ID # and Group #
2. Give the following information to the representative
 - a. I am planning to have bariatric surgery
 - b. My diagnosis code is E 66.01
 - c. The CPT codes for the surgeries I am interested in are
 - i. 43775 laparoscopic sleeve gastrectomy
 - ii. 43644 laparoscopic gastric bypass
3. Ask the following questions
 - a. Are these procedures covered by my insurance policy
 - i. Laparoscopic sleeve gastrectomy Yes No
 - ii. Laparoscopic gastric bypass Yes No
 - b. Do I need a referral to see the surgeon Yes No
 - c. What are the medical policy requirements? How can I obtain a copy of them for review?
Is the copy available on the internet? Emailed? Mailed to me?

BMI Minimum _____

Diet history _____ months within the past _____ months

***Months of consecutive nutrition counseling _____**

this will tell the time frame to complete pre-op testing and receive a surgery date

Exercise history _____ months within the past _____ months

Weight history _____ years overweight (do not confuse with a diet history)

Does my policy cover services for dietary/ nutritional consults?

Any additional requirements: Yes _____
No

- d. Do I have a deductible that must be satisfied
 - i. How much? _____
 - ii. How much of my deductible has been met? _____
 - iii. When does my deductible start over? _____
- e. What level does my policy pay for the following services

% of Payment	CPT Code	Diagnosis Code
	99244 Office Consult	E 66.01
	43775 lap sleeve gastrectomy	E 66.01
	43644 lap gastric bypass	E 66.01

- f. What is my out of pocket maximum per year _____
 - i. How much has been met _____
 - ii. When does this start over _____
- g. Do I have a cap on the amount of bariatric coverage
 - i. Yes. What is it _____
 - ii. No

Ask to whom you are speaking _____ Phone number _____ ext _____