

Insurance Approval Guide

Here are some of the steps you may need to take:

1. **Review your insurance policy.** Check the “Exclusion of Coverage” section for mention of weight loss surgery.
2. **Fill out consent form.** If your insurance company requires prior authorization, you will need to fill out a consent form allowing your doctor’s office to release information about your condition to your insurance company.
3. **Complete the Patient Worksheet.** Fill out the information on the Patient Worksheet to us in the submission process. A detailed list—supported by appropriate documentation—of the specific weight loss efforts you have tried and failed in the past 5 years (or more) is necessary to show that you have been unable to achieve long-term weight loss without surgery.
4. **Retrieve documents that show “medical necessity” for having the weight loss surgery.** Get copies of your medical records from your primary care physician and any other healthcare professionals who have treated your obesity and its related medical conditions (such as type 2 diabetes, high blood pressure, sleep apnea, asthma, joint problems, etc).
5. **Ask your primary care physician for a letter of referral.** The letter should include your height, weight, and body mass index (BMI) history, as well as any health problems you have that may be related to your obesity and the medications or treatments you are receiving for these conditions.
6. **Retrieve receipts/records that show your history of attempts to lose weight.** If you have gone to commercial weight loss centers, such as Jenny Craig® or Weight Watchers®, find your receipts and contact the centers and request copies of your records. If you have undergone medically supervised weight loss programs in the past, obtain copies of those records. If you have never been on a medically supervised weight loss program, begin one now (while you are waiting for insurance approval for weight loss surgery) and be sure to keep copies of your medical records.
7. **Be patient.** After we have sent your insurance company the appropriate paperwork to request preapproval, it could take weeks to many months before a response is received. While you are waiting to hear, investigate other available options (such as financing the cost of the procedure and making monthly payments) in case your approval is denied.