

ADVOCATING GASTRIC BYPASS SURGERY INSURANCE COVERAGE AT YOUR WORKPLACE

UNDERSTANDING YOUR HEALTH INSURANCE BENEFITS

If you are considering bariatric surgery, review your employer's Medical Benefits Summary Plan Description (SPD) to determine if the procedure is covered. If it's not covered, you may be able to negotiate coverage with or through your employer. Before beginning this process, you should determine what type of insurance plan your company offers. There are two types: self-funded and fully-insured plans.

Medium- to large-size companies often provide self-funded health insurance plans. In this case, the employers decide which health services and procedures are covered for their employees and dependents. If coverage is not available under a self-funded plan, consider educating your employer's benefits manager about the organizational impact of offering bariatric surgery coverage, and request that it be added to the company's health plan.



Coverage under fully-insured plans is determined by the insurance company administering the health benefits, and coverage information will be described in the policy's Certificate of Coverage. If bariatric surgery is not covered, your employer may advocate for coverage on your behalf with the insurance company.

REQUESTING INFORMATION AND GAINING SUPPORT

Regardless of how your plan is funded, securing bariatric surgery as a covered benefit can be a time-intensive process requiring several meetings with your benefits manager. You may wish to prepare for these meetings by reviewing information about morbid obesity and its associated health conditions. Helpful information can be found at www.BariatricEdge.com.

When you talk with your benefits manager at work, be prepared to share your story, your medical history, and any helpful information you may have that can help him or her understand the benefits to both the employer and the employee that result from bariatric surgery. The benefits manager can share this information with the appropriate decision makers who will make the final determination as to whether or not bariatric surgery will be covered by your employer's health plan.

For more information on insurance or benefit coverage, see "Working with Your Insurance Provider: A Guide to Seeking Weight-Loss Surgery," <http://www.obesityaction.org/resources/insurance/OAC%20Insurance%20Piece.pdf>, created by the Obesity Action Coalition.

IMPORTANT INFORMATION FOR BENEFITS MANAGERS

The following information may help your benefits manager better understand the health risks associated with morbid obesity, and its impact in the workplace.

The costs of obesity:

- According to a 1998 study, the cost of obesity to U.S. business has been estimated at \$12.7 billion, 80 percent due to moderate to severe obesity.¹
- A recent study notes that obesity is associated with greater healthcare use and cost, particularly pharmaceutical and laboratory costs. Employees with at-risk BMI had, on average, healthcare costs that were \$2,326 greater over a three-year period than employees with a lower BMI.²
- People who are obese had 239 million more restricted-activity days, 89.5 million more bed days, and 39.2 million more workdays lost, as compared to lean people.³
- Obesity has been shown to be associated with a 36 percent independent increase in inpatient and outpatient spending and a 77 percent increase in medication use.⁴
- A study evaluated the direct and indirect costs of obesity to one large employer, Bank One®. The mean healthcare cost (three-year average) for those with at-risk BMI was \$8,759, compared to \$5,245 for the population not at risk.⁵

REFERENCES

¹ Jacobsen M. The Epidemic of Obesity: The Costs to Employers and Practical Solutions. Washington Business Group on Health Summit on Obesity, Cardiovascular Disease and Diabetes 2002 Dec 5.

² Wolf A. Economic Outcomes of the Obese Patient. *Obes Res* 2002;10:58S-62S.

³ Wolf AM, Colditz GA. Current estimates of the economic cost of obesity in the United States. *Obes Res* 1998;6(2):97-106.

⁴ Salinsky E, Scott W. Obesity In America: A Growing Threat. National Health Policy Forum Background Paper 2003 Jul 11.

⁵ Burton W, Chen C, Schultz A, et al. The Economic Costs Associated with Body Mass Index in a Workplace. *JOEM* 1998;40(9):786-792.