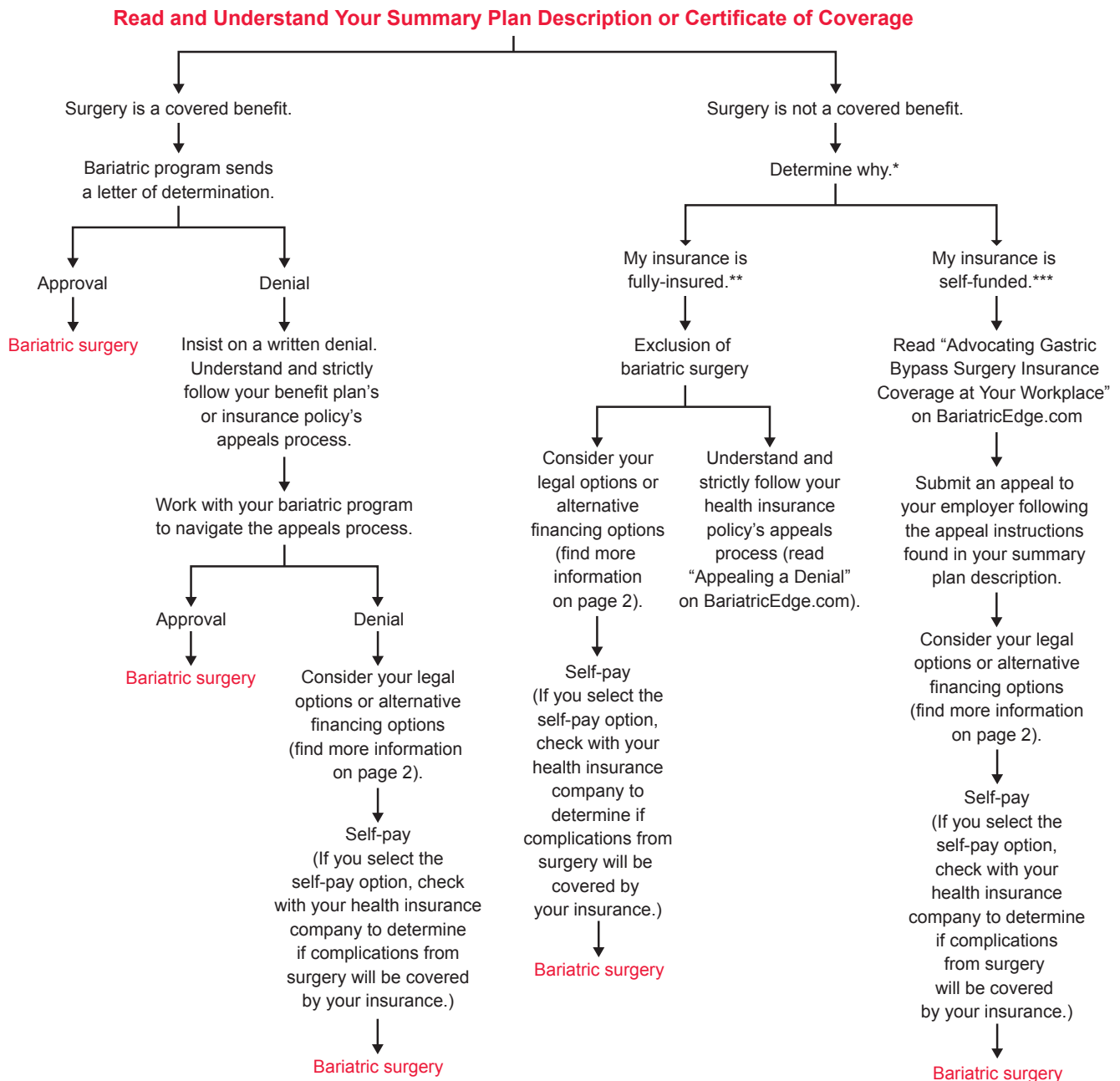


# THE BARIATRIC SURGERY APPROVAL AND FINANCING PROCESS

While every individual's experience is unique, understanding the insurance process is difficult for many people. This diagram represents what a typical bariatric surgery insurance approval might look like. It also illustrates the reality that some individuals are denied insurance coverage for bariatric surgery. For these individuals, it's critical to understand the appeals process outlined below as well as the alternative financing options worth discussing with your bariatric program coordinator.



# THE BARIATRIC SURGERY APPROVAL AND FINANCING PROCESS

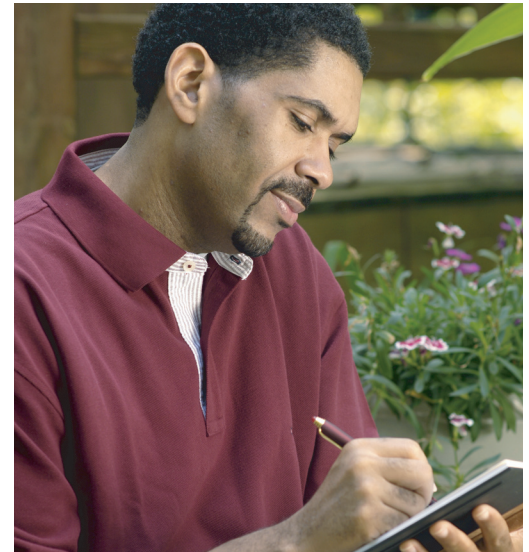
## APPEALS PROCESS

### **Your bariatric program can assist you.**

If the insurance company turns down your request for bariatric surgery, you may be able to appeal the decision. However, it's critical that you understand your health insurance policy thoroughly, including the number of appeals you are allowed and what, exactly, constitutes an appeal. The number of denials varies among policies and is detailed in your Certificate of Coverage.

## WORKING WITH YOUR BARIATRIC PROGRAM

Assistance is key. It is critical that you work with your bariatric program to determine the correct approach to appealing a denial. Your program is there to assist you in this very important process and to help you adhere to your policy's requirements.



## YOUR LEGAL OPTIONS

Even when patients have exhausted their appeals processes, they still may have options. Options can include an independent review board, arbitration, and litigation.

### **Independent Review Board**

This option is available to people in more than 40 states. Talk to your bariatric program coordinator to see if this option is available to you. No lawyer is required. Judgments usually are issued in 60 days.

### **Arbitration**

Some health plans require patients to use a third party—other than the patient's lawyer and the insurance company—instead of going to court.

### **Litigation**

This option is expensive and takes a lot of time. Therefore, litigation usually is reserved as a last resort, for when a large amount of money is involved. While bariatric surgery can be expensive, your decision should be based on your own resources and desire.

If your insurance policy does not cover bariatric surgery, you may want to discuss alternative financing options with your bariatric center.

\* You may want to read "Working with Your Insurance Provider: A Guide to Seeking Weight-Loss Surgery;" a link to this document is located on BariatricEdge.com in the Resource Library under the Helpful Tools section on the navigation bar.

\*\* If the employer plan is fully-insured, the insurance company is ultimately responsible for the healthcare costs, and the employer typically purchases a standardized package of coverage. The insurance company generally makes coverage decisions.

\*\*\* If the plan is self-insured, the employer is ultimately responsible for the healthcare costs, and therefore can customize the plan to include and exclude specific coverage, such as bariatric surgery coverage.