



UMassMemorial
Weight Center



WHEN A WEIGHT PROBLEM BECOMES A MEDICAL PROBLEM

Insurance Information for New Patients Considering Surgery

If you are considering weight-loss surgery, checking insurance coverage is an important early step. Most policies cover weight-loss surgery, but a few don't cover it at all, and some cover only certain types of surgery. In addition, some companies have special requirements for preparation.

Review your policy before you come to the Weight Center for your first appointment. If possible, bring a copy of the section of your policy that talks about weight loss surgery coverage.

- If weight loss surgery is a “**covered service**” or “**covered benefit**,” it's likely that your insurance will pay for the procedure and the visits associated with it. If weight loss surgery is an “**excluded service**,” you may not have coverage.
- As you look for information about coverage, you're *not* asking for “prior authorization” for surgery. That step comes later, after you've done your pre-surgery preparation.
- Contact information for your insurance company is usually on your insurance card. Calling or checking the company's website can provide the information you need.

Use the following checklist to verify your particular situation before your first Weight Center appointment:

- You know the name of your insurance company and the policy you have.
- You have written information about whether your policy covers weight loss surgery.
- You have written information about your policy's requirements for pre-surgery preparation.

The UMass Memorial Weight Center is here to help. Please call with questions before your appointment.



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