



# Advocating For Bariatric Surgery Insurance Coverage at Your Workplace

## Understanding Your Health Insurance Benefits

If you are considering bariatric surgery, such as adjustable gastric banding, gastric bypass or sleeve gastrectomy, 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. Coverage information will be described in the policy's Certificate of Coverage. If bariatric surgery is not covered, your employer may advocate on your behalf for coverage with the insurance company. It is recommended that you consult your bariatric program coordinator or your physician's office to help you obtain approval for bariatric surgery.

For more information about working with your insurance provider, please visit [www.Realize.com](http://www.Realize.com).

## Requesting Information and Gaining Support

Regardless of how your health insurance 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 want to prepare for these meetings by reviewing information about morbid obesity and associated health conditions, as well as the many health benefits associated with bariatric surgery, such as gastric banding, gastric bypass, and sleeve gastrectomy.



When you speak with your benefits manager at work, it's important to convey the benefits of bariatric surgery as they affect the employer and the employee. Be prepared to share your story, your medical history, and any other helpful information about ways that you and your employer will both benefit. 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](#)," created by the Obesity Action Coalition (OAC).

### Questions to Ask Your Employee Benefits Managers

What is the name and contact information of my employee benefit manager? (Provide these details to your surgeon and/or bariatric program coordinator.)

Can you assist me and/or my bariatric surgeon in determining if bariatric surgery can be covered under the self-funded insurance plan?

Is bariatric surgery an excluded service under our self-funded insurance plan?

What information about obesity and bariatric surgery would you need to make an exception?

Will you work with my bariatric surgeon and/or bariatric program coordinator regarding bariatric surgery coverage?

If a form is required, where can it be accessed? (Request for it to be faxed or mailed.)

Where, and to whom, should the information be sent?

What are the deadlines for submitting an appeal?

How long will it take to make a determination bariatric surgery will be covered?

Are there any preoperative or postoperative services not covered?



## Important Information for Benefits Managers

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

The costs of obesity:

- People who are overweight are more likely to suffer from high blood pressure, high levels of blood fats, and LDL (bad cholesterol), which are all risk factors for heart disease and stroke.
- People who are overweight may increase the risk of developing several types of cancer.<sup>i</sup>
- Mortality rates for men and women living with morbid obesity are 50% to 100% higher than for people at a healthy weight.
- Obesity costs the nation \$75 billion in direct costs each year. The total cost of obesity, including indirect costs, is as high as \$139 billion per year. Indirect costs often fall most heavily on employers in the form of increased absenteeism, disability, presenteeism (when employees come to work in spite of illness, which can have similar negative repercussions on business performance), and workers' compensation.<sup>ii</sup>

## References

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<sup>i</sup>Trust for America's Health and the Robert Wood Johnson Foundation. F as in Fat: How Obesity Policies are Failing in America. July 2009.

<sup>ii</sup>National Institutes of Health. Clinical guidelines on the identification, evaluation, and treatment of overweight and obesity in adults. Accessed June 2, 2009. [http://www.nhlbi.nih.gov/guidelines/obesity/ob\\_home.htm](http://www.nhlbi.nih.gov/guidelines/obesity/ob_home.htm)