

Contacting the insurance company worksheet

My Insurance company: _____

Member customer service phone number: _____
(usually found on the back of the card)

Date contacted: _____

Tips for communicating with your insurance company:

Plan to call when you have considerable time in case you are asked to hold.

Suggested scripting:

1. Hello, my name is _____ I would like to learn about my policy benefits with regard to weight loss, such as medically supervised weight loss and surgery.
If they tell you there is an exclusion policy, the rest of this form is not applicable.

2. What percentage of the procedures will you cover?

If you are asked for a CPT code for surgery use these:

<u>Procedure</u>	<u>CPT Code</u>	<u>%</u>
Laparoscopic adjustable gastric band	43770	_____
Laparoscopic gastric bypass	43644	_____
Laparoscopic sleeve gastrectomy	43755	_____

3. Is a doctors referral necessary for insurance to cover my initial appointment with the weight management doctor or surgeon?

4. What are the specific criteria that I must meet to have this surgery covered by my insurance company? How can I receive a copy of that required criteria?

For example, some insurance companies require 3, 6, or 9 months of period of physician supervised weight loss and exercise program. Specific details need to be obtained from your insurance company. They may also require a 2 year history of weight loss attempts or a 5 year weight history. Each company's requirements vary.

5. What is my office visit co-pay? _____

6. Are dietician visits and dietary counseling covered? _____

7. Do you cover a psychological evaluation? _____

8. Do I have a deductible that must be satisfied? If so, how much? _____

