

Financial Information for the Prospective Bariatric Surgery Patient

The financial impact of weight loss surgery is an important aspect of your decision to move forward. This surgery requires life-long follow up as well as periodic blood tests and the need for vitamin and mineral supplements to be taken for life. Please read this document carefully and contact our office with any questions.

For our patients who will be financing their surgery without the help of insurance, please speak directly with our office for pricing and payment details.

If you have insurance that may cover your surgery, there are two often asked questions from patients:

- 1. Will my insurance pay for my bariatric surgery operation?
- 2. How much do I need to pay out of pocket?

The first question is an individual one that pertains to each individual insurance company and policy. Every company has an exclusion section that explains what the company will or will not pay for. If your policy states that it excludes the surgical treatment of obesity, then **it will not pay** for the bariatric surgery operation or any tests or clinic visits pertaining to the surgery. It would be most helpful to us, if you would check on your policy before your first visit with us.

If an authorization is needed for your first visit to our office, it is your responsibility to get authorization prior to that visit. We would also like for you to remind us that you need an authorization before we schedule any consults with other physicians, tests, or future appointments so that we can promptly take care of the paperwork before your appointment. If you do not remind us to get the authorization, then the scheduled appointment or testing will not be covered by your insurance and you will be responsible for paying the bill.

On your first visit to our clinic, it is very important that you bring your insurance card with you so that we can make a copy of it to go into your chart. We refer back to this many times during your care.

Also, any changes in your insurance must be brought to our attention as soon as possible.

The second question also may have variable answers. If you have insurance that will cover your surgery, you may have a copayment due at each office visit and a portion of the surgery that will be your responsibility. Please check with your insurance company to find out the details for your policy.

For all patients there is a dietitian program fee of \$225 which includes your preoperative evaluation and two post-operative visits. This will be due in full at the time of your first visit with the dietitian. If you do not proceed with surgery, \$110 will be refunded to you. Our office will provide you with a claim form that you may submit to your insurance for possible reimbursement.

You should also be aware that you will be required to have a psychological examination prior to surgery. Many psychologists/psychiatrists do not participate with insurance or only participate with a limited number of companies. They may require pre-payment from you for their services. In addition, you may or may not have benefits for this visit. Please contact them directly about their financial policy.

Please contact our office if you have any questions about these policies at: 303-452-0059.