

## **YOUR INSURANCE PLAN SUPPORT REFERENCE**

The Waxahachie Surgical Specialists Bariatric Program is committed to providing our patients with the highest level of medical and surgical care, while considering your overall well being. We appreciate the consideration you are giving to this life altering process.

The purpose of this document is to provide additional information and support so that you may obtain maximum benefits from your insurance plan. In addition, we want to let you know what to expect during this process. We hope this will assist you in working with your insurance provider and our bariatric staff.

We provide individual attention to your unique medical needs. We encourage you to obtain as much information as necessary by asking questions of our staff and attending support group meetings.

### **Financial Insurance Consultation**

After your initial office consultation, you will be introduced to our Bariatric Coordinator. Financial and insurance consultation will be provided. Please bring necessary insurance card and/or documents to your visit.

During the financial consultation, the Bariatric Coordinator will review your insurance provider information, the coverage approval process, costs of surgery and hospitalization, and answer any questions you may have. We strongly encourage and welcome open discussion of cost, care, services, and fees before your treatment.

### **Your Responsibilities With Insurance**

The best way to ensure that you receive benefits to which you are entitled is to know your insurance plan. The more you can learn about the plan policies the more you become empowered to deal with your provider. Ultimately, you are responsible for any and all financial obligations for your healthcare.

Our office accepts private insurance and several managed care plans. We do not, however, accept Medicare or Medicaid for bariatric services. Please confirm with your plan that we are a covered entity under your plan network. Failure to do so may result in the plan's refusal to pay for services or office visits. Co-payments and deductibles are due on the day of the visit.

### **Your Benefits**

The benefits under insurance plans may vary very considerably. Different employers will have different benefits as well. If you wish to review your benefits, we recommend that you read your plan or call your provider benefits office. They can provide specific information about coverage.

Our office provides healthcare for our patients with many different plans. Until we know the extent of your coverage, we can only provide a rough estimate of your benefits and responsibilities. After confirmation of your coverage by your provider, we can more accurately estimate your financial responsibility.

## **Common Insurance Requirements**

The insurance approval process for bariatric surgery is challenging. All insurance companies require proof that your morbid obesity is causing life threatening health problems. Usually, insurance providers want documentation of your diagnosis, length of time you have been severely overweight, and non-surgical treatments that have been ineffective. Copies of any and all health care records pertaining to your obesity and health problems are very useful in obtaining insurance provider approval.

## **Clauses in Your Insurance Plan**

Commonly, there are clauses and/or limitations in plan coverage. There are some plans which exclude bariatric surgery altogether. The following are some clauses you should be alert for:

- Contract exclusions
- Deductible clauses
- Co-payment provisions
- Payment limits on covered services
- Personal responsibility for reasonable charges
- Limitations on coverage
- Prior pre-authorization, pre-determination, and pre-certification clauses

Your insurance plan should outline any of these provisions. We will provide you with cost estimates of your care.

## **Denial of Benefits**

In the event that you do not receive approval for surgery from your provider, the Bariatric Coordinator will be happy to outline the appeals process. We will assist you through the process. Fees and alternative payment options can also be discussed.

## **Hospital and Surgery Center Affiliations**

Our primary surgical facility is Baylor Medical Center at Waxahachie. You will need to make your own financial arrangements with this facility. This facility's contact number is (972)923-8021.

If you have questions about your account please call the Bariatric Coordinator at (972)923-1457.

## ***Waxahachie Surgical Specialists***

### ***Bariatric Program***

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