

# Understanding Insurance Coverage for Obesity Procedures



This handout from the Obesity Action Coalition (OAC) is designed to help you understand insurance coverage for metabolic and bariatric surgery and endobariatric procedures. Coverage for these procedures can vary by insurance plan, medical criteria and provider requirements. Knowing what to expect can help you navigate the process and advocate for your care.

## Surgical and Endobariatric Care

### Metabolic and Bariatric Surgery

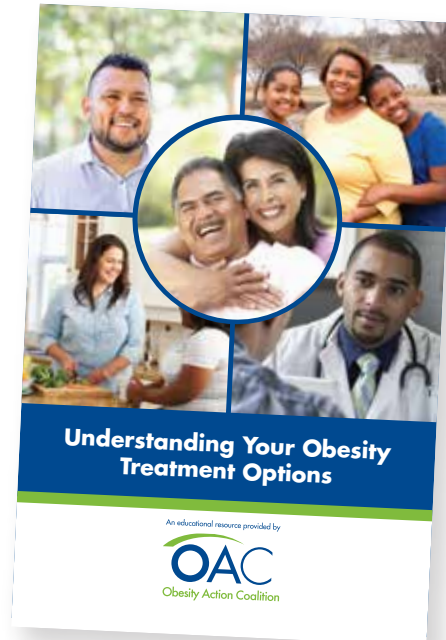
Minimally invasive surgical procedures that help support weight management and improve health by changing how the digestive system works.

- Vertical Sleeve Gastrectomy (VSG)
- Roux-en-Y Gastric Bypass (RYGB)
- Biliopancreatic Diversion with Duodenal Switch (BPD/DS)
- Single Anastomosis Duodeno-Ileal Bypass with Sleeve Gastrectomy (SADI-S)
- Adjustable Gastric Banding (LAP-BAND®)

### Endobariatric Procedures

Minimally invasive, non-surgical procedures performed using an endoscope (through the mouth).

- Endoscopic Sleeve Gastroplasty (ESG)
- Intra-gastric Balloons



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**Learn more about procedure types and treatment options in the OAC's Understanding Your Obesity Treatment Options Brochure.**

[ObesityAction.org/resources/understanding-your-obesity-treatment-options-brochure/](https://ObesityAction.org/resources/understanding-your-obesity-treatment-options-brochure/)



### Coverage May Depend On:

Your insurance plan (Medicare, Medicaid, employer-sponsored, etc.)

- Medical necessity criteria
- Body mass index (BMI) and health history
- Presence of related health conditions
- Documentation of previous treatment attempts

### Important Note:

- Metabolic and bariatric surgery is more commonly covered by insurance when specific criteria are met.
- Endobariatric procedures may have more limited or emerging coverage depending on the plan and payer.

Always check with your insurance provider for specific details.

# Coverage and Common Requirements

Coverage and requirements can vary based on your insurance plan, medical criteria and health history. Coverage may depend on:

- Your insurance plan (Medicare, Medicaid, employer-sponsored, etc.)
- Body mass index (BMI) and related health conditions
- Documentation of previous treatment attempts
- A diagnosis and documented history of obesity
- Participation in a supervised weight management program
- Evaluations by healthcare providers or specialists
- Nutritional and/or psychological assessments
- Prior authorization before treatment or procedures are approved



## Understanding Your Costs

Your out-of-pocket costs for surgery or procedures may include:

- **Deductible:** The amount you must pay before your insurance begins covering surgical services. Some plans have higher deductibles for procedures.
- **Copay:** A fixed amount you may pay for certain services, such as office visits or pre-surgical appointments.
- **Coinsurance:** A percentage of the total cost of the surgery and related services that you are responsible for after your deductible is met.

## Tips for Navigating Coverage and Taking Action

- Talk with your healthcare provider about whether a procedure is right for you
- Review your plan documents and obesity-specific coverage policies
- Contact your insurance provider to understand your benefits and confirm in-network providers and facilities
- Complete any required evaluations, programs or prior authorization steps
- Keep records of communications and ask for written coverage decisions
- Work with your healthcare provider on documentation and appeals if coverage is denied
- Understand your right to appeal coverage decisions—many people are successful with additional information and support
- Stay informed with trusted resources from OAC



**ObesityAction.org/advocacy/  
resources/access-to-care-resources/**

\*This information is for educational purposes only and is not a substitute for medical, legal or professional advice, diagnosis or treatment.

### About the Obesity Action Coalition

The Obesity Action Coalition (OAC) is a national nonprofit organization dedicated to improving the lives of people affected by obesity through education, advocacy and support. Learn more at **ObesityAction.org**.