How to Review Your Health Insurance Plan

Does my insurance cover comprehensive obesity treatment? This is a question many Americans have, but few know the answer. Insurance policies can seem long and confusing, with policy guide books topping out at 350 pages or more. Thankfully, with the help of the internet and a little preparation, you too can be in the know about your insurance coverage!

What You Need to Get Started

- Your insurance company's name and phone number
- Your policy number, birthdate and full name
- Your Insurance company's web address

Tips for Reading through Your Insurance Policy

- Most policies are available as a downloadable PDF (often searchable) and some even have an on-line coverage search option.
- It is best to keep search terms short and simple.
- The on-line coverage results may not be as detailed as the information in the downloadable Policy (sometimes referred to as the Member Contract).
- If you still have questions, call your insurance company and ask them to explain the details of your coverage.

Suggested Search Terms

- **Obesity**
- **Bariatric**
- **Weight**
- **Nutrition**
- **Gastric bypass**
- **Metabolic**
- **Excess weight**
- **Individual medication names**

Things to look for in your policy

- **Coverage maximums:** They can include overall coverage limits, out-of-pocket expenses, the number of office visits or prescription medicine amounts. These maximums generally reset each year.
- **Coverage for specific conditions:** Such as diabetes, high blood pressure, high cholesterol and kidney disease. You should see if they are covered independently and as an obesity-related condition (also referred to as a co-morbid condition in many insurance policies).
- **Referral requirements:** They can be needed only for certain typed of office visits, only for out-of-network visits or for all specialty visits including urgent care. There can also be limitations on who can make the referral.
- **Preventative care coverage:** This can vary for each policy and can include flu shots, annual physical exams or screening and counseling for obesity and weight management.
- **Special requirements for certain treatments:** This can apply to such things as prescription medicines for weight management or bariatric surgery. Requirements can include: letter of medical necessity, weight or BMI minimums, previous medically-supervised weight-loss attempts or minimum weight-loss amounts or the use of CPT codes in billing.

Having Issues with Insurance Coverage for Obesity Treatments?
Visit ObesityAction.org/advocacy/resources/access-to-care-resources