

IMPORTANT WAYS PATIENTS CAN GET FASTER APPROVALS FROM INSURANCE COMPANIES, HMOS AND SELF-INSURED PLANS

1. Get your insurance Benefits Booklet ASAP!
2. Obtain your primary care and specialty care medical records before seeing your surgeon, ESPECIALLY any chart notes or records showing your prior weight loss treatment efforts.
3. Insurance companies look especially for medically supervised weight-loss programs. Get proof of these and any of your commercial weight loss efforts such as Weight Watchers sign-in sheets, Jenny Craig records, cancelled checks showing payment for services, etc.
4. Although you're tired of hearing that your physical problems will go away if you just lose weight, you need to inform your doctors of all the physical problems you suffer (even the embarrassing ones!) to document medical necessity.
5. DOCUMENT – DOCUMENT – DOCUMENT! Note and confirm all insurance company communications including the name of the person you spoke with, their direct telephone number or extension, the date and time of the call and what was discussed. Send letters to the insurance company confirming any promises that are made.
6. Remember that patients only have a limited number of appeals. Be aware of your rights to review and don't waste your limited opportunities to file appeals and grievances.
7. MOST IMPORTANTLY, remember this is a medically necessary treatment. ***Be tenacious and never, ever give up!*** Working as a team you can give and receive this medically necessary treatment.