

Important questions to ask your insurance company:

As you are speaking with the insurance representative, be sure you make note of:

- The name of the representative you spoke with
- The time and date you spoke to the representative
- Their responses to your questions

Questions to ask your insurance company that may assist you in this process:

- Is **bariatric surgery** a covered benefit under my plan?
- Is **Laparoscopic Roux-en-Y Gastric Bypass** (CPT code 43644) a covered benefit under my policy?
- Is **Laparoscopic Adjustable Band** (CPT code 43770) a covered benefit under my policy?
- Is the **Laparoscopic Gastric Sleeve** (CPT code 43775) a covered benefit under my policy?
- Are **Dr.Glembot** and **Dr.Wiedower** IN-NETWORK or OUT-OF-NETWORK?
 - If OUT-OF-NETWORK, am I still covered and what is my financial responsibility?
- What percentage of the **surgery** is covered by my plan?
- What is my yearly deductible? Have I met it?
 - If I haven't met my deductible, how much more do I have to pay out of pocket before I meet it?
- What is my maximum out of pocket expense?
- What is my specialist co-pay?
- Is a referral required?
- Are there special requirements, such as a physician-supervised diet, mental health evaluation, weight history, etc. that must be completed before insurance will authorize my **surgery**?
 - If yes, document what the requirements are so we can help you meet them.