
Easy Band Insurance for Lap Band Weight Loss and Cosmetic Surgery in Los Angeles

Frequently Asked Questions

1. Do I need to be a certain weight to qualify for Easy Lap Band insurance coverage?

2. Will I need to go on a special weight loss plan before my Easy Lap Band surgery is approved?

3. Are there other requirements I need to know about?

4. My request for coverage was denied, now what?

Answers

1. There is no specific number on the scale that will qualify you for the surgery. Your surgeon and insurer are more concerned with your body mass index. Your body mass index (BMI) is calculated using your height and weight. A BMI over 30 is considered obese. In order to get insurance coverage, you'll have to be considered morbidly obese. A BMI of 40 is usually enough to get Easy Band surgery. You can also be a likely candidate if you have a BMI over 35 and another serious medical condition such as diabetes or high blood pressure.

2. Your insurance will need proof that you have tried to lose weight through diet and exercise yet been unsuccessful before considering your Easy Lap Band surgery medically necessary. They may also be interested in any weight loss drugs you have used in the past.

3. Your insurance company may request a mental health evaluation, pre-surgery counseling and a letter from your physician outlining

why the surgery is a medical necessity. Having a mental health condition will not preclude you from receiving Easy Lap Band surgery. It is important that you are being treated properly if a condition does exist. Some people are not prepared for the changes that dramatic weight loss imbues upon not only their physical self, but emotional self.

4. Don't give up on Easy Band surgery yet. Your doctor can help you appeal the decision.