Prospective Patients with Commercial Insurance

Commercial insurance, or private health insurance, is an insurance plan you or a member of your family has through an employer or that you pay for out-of-pocket.

**Step 1:**

Review your Medical Benefits Summary Plan Description (SPD.) Your SPD was given to you during your annual enrollment. Your employer may have a copy on their intranet site.

If you cannot find your SPD or have questions once you review your SPD, you will need to call the member services representative for your health plan. Start by calling the benefits office of your employer (for example, just because ACME Insurance covers bariatric surgery doesn’t mean your employer has chosen to provide this as a benefit.) As a secondary resource, you can contact the member services line on the back of your insurance card.

**Step 2:**

Once you locate your SPD, you’ll be able to answer the following question:

Does my insurance plan provide coverage for weight loss surgery or bariatric surgery if considered medically necessary?

☐ No
☐ Yes

If no, we are unable to perform appeals through our office. However, you may contact your employer to discuss the next steps you can take.

**If yes, print a copy of your bariatric coverage policy and obtain the pre-authorization or pre-determination fax number for your insurance and bring this information with you to your first appointment.** We will keep this in your chart as reference to help you achieve your insurance company’s requirements and to assist us with submitting to insurance. If you do not supply us a copy of your bariatric coverage policy, it will slow down your insurance submittal.

To assist you in determining what type of coverage you have, your insurance company may ask for a “CPT Code.” The following are the CPT codes for the surgeries performed by Missouri Bariatric Services:

- 43644  Roux-en-Y Gastric Bypass
- 43775  Vertical Sleeve Gastrectomy
- 43770  Adjustable Gastric Band

If you have more than one insurance policy, please bring copies of each insurance plan’s requirements.