

Other Insurance Possibilities

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Some policies will outright not provide coverage for lap band surgery while other insurers may offer some coverage. There may be coverage if the lap band surgery is deemed as medically necessary, permitting patients who have morbid obesity to move forward with the surgery.

Another option to check into is if the individual may receive a portion of the coverage by having a number of tests covered or having another (approved) abdominal surgery taken care of at the same, thereby giving the individual some coverage for items like anesthesia and hospital charges.

Among the companies that have usually covered all or some of Lap Band surgery are Blue Cross (not in all states, check with one's provider), Humana, First Health, United Healthcare, Medicaid and American Family Insurance.

If one's insurance coverage for lap band surgery is denied, the individual does have the right to appeal the denial.

For those who do not have access to insurance, do not meet the insurance requirements, or have an exclusion with their policy, there is the option for easy payment plans to permit the surgery to go ahead. The payment plans generally provide low interest rates along with low monthly payments.

At the end of the day, Lap Band Insurance is oftentimes available and a great way to cover one's weight loss procedure.