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Depending on the type of major medical insurance policy you have, most insurance companies pay for gastric bypass surgery (also known as bariatric surgery) if you meet certain conditions. However, some insurance companies have exclusion clauses for treating obesity. These companies refuse to cover treatments related to "lose weight". They, however, the treatment of diseases caused by excess body weight.

How I can qualify for coverage?

To qualify for coverage, gastric bypass surgery should be considered a medical necessity. The insurance company will make the final determination. You can rely on the information sent or your doctor may require you to be seen by a doctor that you specify.

In any case, certain conditions must exist. His weight problem that presents a serious risk to their lives. Do not be surprised if it requires a thorough psychological evaluation, as well as your medical history. It's no secret that people eat too much of the wrong type of food for many reasons. Although genetic and metabolic rate affect how heavy a person, often the main causes of obesity are emotional and psychological. Gastric bypass surgery will not fix these emotional and psychological problems. In fact, if these issues are not addressed before or along with surgery, the patient may be more prone to serious complications. For this reason, all insurance companies require both psychological and medical clearance before surgery is approved.

Remember, insurance companies are businesses. If they think you're a good candidate to maintain permanent weight loss and that the price tag of \$ 25,000 to \$ 50. 000 price of gastric bypass surgery and will save money over time, eliminating the payment of other weight-related medical problems, most likely cover the surgery.

What will my insurance cover?

If you are approved for gastric bypass surgery, the insurance company will pay between 50 and 100 percent of hospital and medical fees. Some policies even cover nursing home care after leaving the hospital if deemed necessary by doctors and approved by the insurance company.

Several different expenses typically are associated with gastric bypass surgery, such as testing to determine eligibility for gastric bypass surgery, pre-admission testing, hospital costs, surgeon and other medical expenses, and after surgery medication and care. Even if your insurance does not cover the current procedure, which may cover one or more of the other costs associated with gastric bypass surgery.

How I can make a difference?

Your surgical center should be able to help you determine what you should and should not be covered by your specific policy. In addition, many surgical centers offer low-interest long-term loans if they are approved by the insurance company, uninsured or have high co-payments.

Since 2000, the total cost of all treatments for medically necessary weight loss has been considered as a deductible expense for tax purposes physician income. Tax deductions can help pay at least part of the cost of gastric bypass surgery or help you return to your co-pay for surgery. Under the Internal Revenue Code, the treatment for weight loss includes behavioral counseling, nutritional

counseling, prescriptions, and gastric bypass surgery, if carried out to treat or prevent specific diseases caused by excess body weight.

This article provides an overview of the health problems associated with gastric bypass surgery does not replace the advice of a doctor. Please consult your physician before taking any major medical decision.

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Lisa Beverley writes highly informative and researched articles for end consumers about a variety of a [weight loss slimming](#) including remedies, a [health fitness tips](#) and a [diet and nutrition tips](#), slimming, weight loss products, bodybuilding supplements and diet tips.

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