

Insurance	Criteria*	Time frame
AETNA	<p>NEED:</p> <ul style="list-style-type: none"> a. 6-month physician assisted weight loss program within two years prior to surgery or a 3-month multidisciplinary surgical preparatory regimen b. Psychological evaluation (based on patient history) c. Nutritional evaluation d. Last 2 years' weight history 	3-6 months
BCBS	<p>Each plan has its own criteria:</p> <ul style="list-style-type: none"> a. You may only need to have a BMI of at least 40 OR b. You may need a psychological evaluation, nutritional evaluation and/or 6-month to 1-year physician assisted weight loss program. These details depend on your employer's plan. 	6-12 months
CIGNA	<p>NEED:</p> <ul style="list-style-type: none"> a. Active participation within the last two years in one physician-supervised weight-management program for a minimum of six months b. Psychological Evaluation c. Nutritional Evaluation 	6 months
Coventry Healthcare	<p>NEED:</p> <ul style="list-style-type: none"> a. 100 lbs or 100% over normal body weight b. Morbid obesity for which there is no treatable metabolic cause c. Within the last six months, the patient has failed to lose approximately 10% from baseline or has regained weight, despite participation in a 3-month physician-supervised multi-disciplinary program d. Support Group Documentation e. Clearance by a pulmonologist f. Clearance by a cardiologist g. Psychological evaluation h. Nutritional evaluation 	6 months
Definity Health (UHC)	<p>NEED:</p> <ul style="list-style-type: none"> a. 6-month physician-assisted weight loss program b. Psychological evaluation c. Nutritional Evaluation d. Thyroid Stimulating Hormone (TSH) test e. Exercise counseling f. Support group documentation 	6 months
Humana	<p>NEED:</p> <ul style="list-style-type: none"> a. Body Mass Index (BMI) ≥ 40 or BMI ≥ 35 with co-morbidity b. 6-month physician assisted weight loss program (plans such as Weight Watchers® are not considered physician-directed by Humana) c. Psychological evaluation within 12 months prior to planned surgery 	6 months
Tricare	<p>NEED:</p> <ul style="list-style-type: none"> a. 100 lbs over ideal weight for height and bone structure, with an associated medical condition, OR 200% or more over ideal weight for height and bone structure with no associated medical condition. b. These requirements will vary by region 	30-45 business days
UHC	<p>Each plan has its own criteria</p> <p>May only need to have a 40 or higher Body Mass Index (BMI) or we may need a 5-year weight history with the patient being at a 40 BMI the entire 5 years. Details may depend on your employer's plan.</p>	45 business days

*This is general information and may change per your employer's criteria; it is meant to be used only as a basic outline.