## Insurance Approval for MBS

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MSCHONYP

APSA AMS Committee Monthly meeting

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#### No financial disclosures

### Insurance management

- Picking the appropriate patient
- Best shot first
- Appeals & beyond

# INSURANCE PAYMENT FOR ADOLESCENT LAPAROSCOPIC GASTRIC BANDING--IT ISN'T EASY BECOMING LEAN

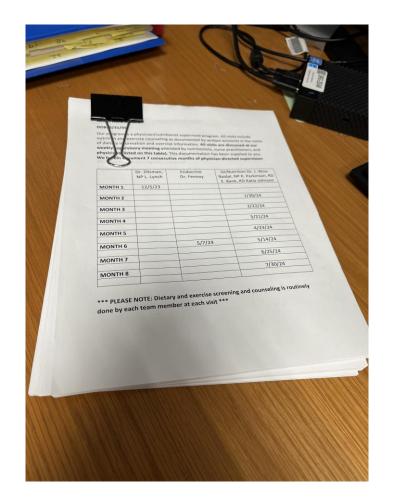
- 105 consecutive adolescents for LAGB
  - Specialist letters, labs, studies
  - Visit documentation
- 44 approved (42%)
  - 40 Additional material requested
    - Additional testing 6
    - Case letters 16
- 32 more approved (68%)
  - Additional letters, Peer-to-peer, letter from lawyer; 1 self-pay
- 24 more approved (96%)
  - 2 denied
  - 2 found that insurance did not cover MBS

#### Picking the appropriate patient

- BMI and/or 95<sup>th</sup>%ile measurements
- Comorbid conditions
- Criteria of the policy of the insured
  - Is MBS covered? Has it been carved out?
    - Bring this up EARLY before the patient progresses through the program!
  - What evaluations are needed?

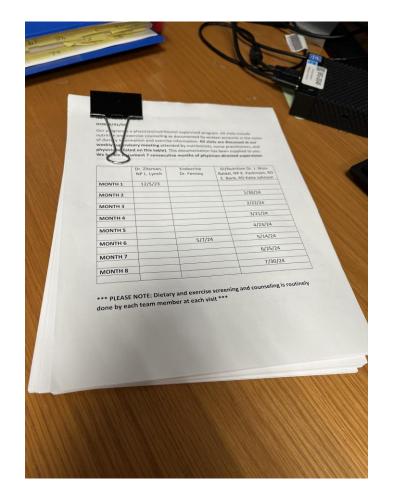
#### Initial application for approval

- Docs faxed to insurance (90-200+)
- Dates of visits (surgeon, GI nutrition, endocrine, psych)
  - Cover sheet table of dates of visits
  - Letters from surgeon, medical director, mental health evaluator, nutritionist
  - All visit notes from the above
- All testing
- All imaging
- All labs
- Possibly supplemental letter from LMD



#### Initial application for approval

- Keep record of receipt
- Keep packet together until approved
- Allow a MINIMUM of 2 weeks (may be
- shorter if ≥18 yr)
- Call after 1 week for status update
- IF URGENT, call first and speak to
- nurse manager



#### Initial application outcome

- Surgery approved:
  - Written (printed) denial sent to family/facility/surgeon
- Surgery approved but EGD part of the bundle
- Surgery approved as 23-hr admit
  - Accept and document need to stay longer if applicable (e.g., inadequate PO intake, pain)
- Request for additional document (e.g., medical director letter, nutrition visits, drug screen)—usually has been part of package sent
- Request for repeat of remote testing (1 yr)--rare

#### Initial application denied

- Written (printed) denial sent to family/facility/surgeon
- Expect family to contact you, upset
- Be confident; advised that there will be more work to be done
- Peer to peer
  - Have the faxed record with you
  - Have the EMR open
  - The reviewer is not the enemy. They are matching what they see with their criteria for approval
  - If you can identify the reason(s) for denial from the letter sent, be prepared to rebut them with evidence
    - Example: no documentation of 6 months consecutive visits (help them find it)

#### Initial application denied

- Peer review does not approve-
  - You can ask for a specialty specific peer reviewer, e.g., a bariatric and metabolic surgeon
  - You can ask for an outside specialty reviewer
- Family initiated appeal
  - Sometimes required by the policy. You can guide them
  - Obtain additional support from the pediatrician
- Letter from you indicating that insurance company is denying standard acceptable medical and surgical care in your expert opinion. Include literature (ASMBS guidelines, AAP GCP summary)

#### All appeals unsuccessful

- Family can seek help through employer's HR
- Family may contact a lawyer to file suit against the insurance company
- Self pay with reduced fees
  - Hospital expenses
  - Anesthesiologist
  - Surgeon
- Medication

# INSURANCE PAYMENT FOR ADOLESCENT LAPAROSCOPIC GASTRIC SLEEVE

- 100 consecutive adolescents for SG (7/2021-6/2024)
  - Specialist letters, labs, studies
  - Visit documentation
- 95 approved (95%)
- 3 approved (98%)
  - Missing documentation
  - <5% peer-to-peer
- 2 denied
  - Age criteria

THE IMPACT OF PUBLISHED DATA!!!!!

#### Summary

- Make sure the patient meets criteria and that the insurance covers their surgery
- Send ALL of the necessary documentation and keep handy to resend
- Resend if they say something is absent
- Work with the P2P person they will often suggest how to escalate
- Maintain dialogue with the family confidence and patience
- Legal action as a last resort before self-pay