



# Paying for Weight Loss Surgery

Mercy 

*Your life is our life's work.*



## GETTING STARTED

If you're thinking about having weight loss surgery, planning for the costs of your procedure and follow-up care is an important step. This guide covers some of the payment options that might be available to you.

Remember, you're not alone. In addition to providing you with the best possible care, your Mercy bariatric team will be at your side to answer all your questions, including those around costs. We're here to help you make an informed decision and get on the path to a healthier, more rewarding life.

Payment options for weight loss surgery include:

[Medical insurance](#)

[Private financing](#)

[Self-pay](#)

## MEDICAL INSURANCE

Some patients offset their bariatric surgery costs with help from their medical insurance plan.

Contact your plan to determine if weight loss surgery coverage is available. If your employer offers several different plans, find out if any of them cover bariatric surgery.

If coverage is available, some plans require medical documentation of your weight history, obesity medications you've taken and medically supervised weight management programs you've tried.

Many health plans cover bariatric surgery for people over age 18 with either of the following:

Body mass index (BMI) greater than 35  
 BMI greater than 30 with an obesity-related condition, such as:

Heart disease	High blood pressure
Type 2 diabetes	Weight-related health conditions
Sleep apnea	

Some Mercy Bariatric Centers participate in financing programs that help insured patients spread out their out-of-pocket surgical expenses over time. Program participants must meet eligibility criteria and have no outstanding balances with Mercy. Ask your treatment coordinator if you're eligible for this program, so you can make financing plans.

## PRIVATE FINANCING

Financing bariatric surgery can also be an option if you need help paying out-of-pocket costs, such as deductibles or copays.

Consider these options for private financing:

### Family or Friends

Patients often find support from family members or friends who want to help them on their journey to better health.

### Life Insurance

A form of life insurance called permanent life insurance may offer a cash value that can be borrowed against once your policy's value is large enough. If you already have permanent life insurance, this may be an option for financing bariatric surgery. Check with your insurance agent or policy underwriter to see if you qualify.

### Health Savings Account (HSA)

An HSA works like a personal savings account, but these pre-tax funds can only be used for health-related expenses, such as weight loss surgery. Funds roll over to the next year if you don't use the money. To be eligible to open an HSA, you must have a special type of health insurance called a high-deductible plan and must not be enrolled in Medicare. Check with your employer, health plan administrator, bank or other financial institution about opening an HSA.

### Flexible Spending Account (FSA)

An FSA is a pre-tax account you can use to pay for eligible medical, dental and vision expenses that aren't covered by your health plan. Check with your employer to see if they offer an FSA, to verify you can use the account for weight loss surgery and to understand the documentation requirements.

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## Private Financing and Self-pay

► **Talk to a Bariatric Coordinator**

Mercy offers a free, 45-minute phone consult with one of our bariatric coordinators. Schedule a consult to find out if you qualify for surgery and how to get started.

[mercy.net/PhoneConsult](https://mercy.net/PhoneConsult)

### Retirement Loan Plans

While retirement savings should be reserved for your golden years, some people with obesity-related health problems consider this payment option. After comparing interest rates and long-term costs of other options (and potential lost retirement earnings), you may find it's the best option.

Contact your employer or retirement plan provider to find out whether your plan allows for loans or hardship withdrawals. Hardship withdrawals allow you to take out money from your retirement plan for unreimbursed medical expenses for you, your spouse or your dependents. Ask about penalties and consider the income tax implications of your decision.

### Secured Medical Loan

This is a loan from a bank or other financial institution that you secure with collateral. If you don't repay the loan, the financial institution has a right to take ownership of whatever collateral you used.

### Other Direct Lenders & Credit Cards

Unsecured loans allow you to borrow money without putting up collateral. The tradeoff is often a higher interest rate that you repay over the term of your loan. Ask your financial institution if they have medical financing options that fit your needs.

### CareCredit®

Mercy bariatric surgery programs accept CareCredit, a health care credit card.

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### Self-pay

Self-pay means paying for your treatment yourself instead of using health insurance coverage or private financing. Mercy offers competitive self-pay pricing to help people without insurance coverage. Check with your treatment coordinator to learn more.

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# Obesity is a treatable condition.

Mercy's bariatric surgeons can help  
you shed those pounds and discover  
a healthier, happier you.

[Learn More](#)