Insurance Coverage for Overweight/Obesity Treatment

2009 Position Statement – Iowa Public Health Association

Background:
Obesity was not recognized as a disease until 2004 Federal Medicare regulations, and insurance companies have been slow to include nutrition and lifestyle counseling as covered benefits. There has been coverage for surgical treatment (bariatric) of obesity, but not for visits to doctors or dietitians to prevent severe obesity. Currently, if a patient is obese without complications (such as high blood pressure, high cholesterol or lipids, high blood sugar, etc.), a counseling visit with a provider is reimbursed. Doctors have noted the lack of third party reimbursement as a major problem in providing appropriate medical care for obesity and a barrier to prevention of health conditions related to obesity.

Benefits of addressing this problem include:
- Prevention of more weight gain and prevention of medical complications such as diabetes
- Improved quality of life, improved self esteem
- Reduced healthcare costs over time
- Equity in healthcare coverage for all Iowans – legislation would ensure all insurance plans would include coverage – rather than voluntary coverage
- Standard, best practice interventions by experts in the field providing good cost/benefit

Policy Recommendation:
- Require health insurance plans (public and private) to pay for healthcare visits related to overweight/obesity treatment with healthcare providers (doctor or dietitian).

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