

# LAP-BAND SURGERY COST

The Cost of Lap-Band Surgery will vary from one person to the next depending on their individual needs. Factors that can affect the LAP-BAND Surgery's cost are the hospital fees (quality of the surgery center,) medical assessments, pre-operative lab fees, X-rays, anesthesia, cost of the actual LAP-BAND and post-operative fees like Lap-Band fills and adjustments. Fills and Adjustments are extremely important to have included, as your weight loss success with the LAP-BAND is over 90% due to proper fills and adjustments.

You should always be very wary of LAP-BAND costs that are quoted over a phone as they are usually either deceptively low by omitting charges that you will end up being billed for separately, or include charges that you will not need, but end up being charged for anyway. You should only accept a quote in writing after you have met with an actual LAP-BAND Surgeon to discuss your individual needs. The quote should be detailed and in writing to include all LAP-BAND costs that you will be billed for, from pre-surgery tests and assessments to post-surgery support including LAP-BAND Fills and adjustments for at least 1 year following your surgery.

[Click Here for Your Free Personal LAP-BAND Cost Evaluation](#)

## PAYING THE LAP-BAND COST WITH INSURANCE

The good news is that many insurance companies and health plans include LAP-BAND Surgery as one of their weight loss benefits. This means that they will pay for most, if not all of your LAP-BAND Surgery costs including the necessary LAP-BAND fills and adjustments required after the procedure. Each insurance plan has different requirements to qualify for the LAP-BAND Procedure and understanding if you meet all the criteria under your plan can be quite challenging. For help understanding your benefits and making sure that all of your LAP-BAND Costs will be covered, Call Our FREE Insurance Coverage Hotline (1-800-561-9000) or fill out our [LAP-BAND Insurance Verification Form](#) and we will be happy to have one of our insurance plan experts verify your insurance benefits for you.

Most insurance plans will require a doctor to confirm that you have medical necessity for the LAP-BAND and that you meet the criteria established by the National Institutes of Health. If for some reason your insurance provider issues a "denial" for your LAP-BAND Surgery, this may be due to an exception clause in your plan or that weight loss surgery is not one of the benefits offered. In some cases, we may be able to work with your doctor or even a lawyer to get the LAP-BAND denial reversed.

If you do not have insurance, or if the cost of LAP-BAND Surgery is not covered under your current policy, then many other payment options are still available to you including easy LAP-BAND financing and special cash discounts. Anchor to financing

## UNDERSTANDING THE LAP-BAND COST

Because the cost for LAP-BAND surgery can vary greatly from one person to the next, it is extremely important that you understand what fees are included (or not included) in a LAP-BAND quote.

## THE REAL COST OF LAP-BAND SURGERY

Lap-Band Surgery Cost can include the following:

- **The LAP-BAND Surgeon** – As with any surgery, choosing an experienced surgeon is the most important decision you can make. This is where experience really counts! You should take the time to choose a bariatric weight loss surgeon who specializes in the LAP-BAND procedure and most importantly, a surgeon that you feel comfortable with. Ask for testimonials from previous patients, and take the time to talk with one or two of them. Make sure the surgeon is certified locally and in good standing with the medical board. While one surgeon may be slightly more expensive than another, remember that you are entrusting this surgeon with your health, the success of the LAP-BAND procedure and your eventual happiness. Take the time to choose a LAP-BAND surgeon that is right for you!
- **The Hospital Facility Fee** – This is the second most important factor in the cost of a LAP-BAND Surgery. The quality, cleanliness, equipment and accreditation of the LAP-BAND Surgery facility can have a huge impact on both your health and the success of your operation. There are four different accreditation agencies that certify a surgery center. You should always ask where your surgery will take place and then check all four accreditation agencies to see if the surgery center has had any problems.
- **In-Patient Fee** – While most LAP-BAND procedures are out-patient procedures, meaning that you go home the same day that you had your procedure; sometimes you may require an overnight stay which can affect the LAP-BAND Cost
- **Anesthesia fees** – An Anesthesiologist and general anesthesia is required for LAP-BAND surgery. Always make sure the cost for anesthesia is included in your quote as some quotes leave this charge out to appear less expensive than more reputable surgeons.
- **Pre-Operative Assessments, Lab and X-Ray Fees** – Prior to your LAP-BAND surgery, you will need to take various tests to ensure your safety. Common pre-operative tests include blood tests, chest X-rays, an upper endoscopy, electrocardiograph (EKG), an echocardiogram and screening for sleep apnea.
- **LAP-BAND Fills and Adjustments** – After choosing the right LAP-BAND surgeon and surgery center, fills and adjustments to your LAP-BAND will absolutely be the most important factor for successful and healthy weight loss. As you lose weight and your stomach becomes smaller, you will need several adjustments to your LAP-BAND system to continue losing weight and to keep you from feeling hungry. During the first year following your procedure, you will need at least 7-8 LAP-BAND fills and adjustments. The cost for these adjustments should always be included in your LAP-BAND Cost breakdown.
- **Post-Surgery Counseling and Support Groups** – The LAP-BAND will help you lose weight, but psychological support, proper diet and realistic exercise programs can help you lose the weight even faster. Having post-surgery counseling and support groups that are free or included in the LAP-BAND Cost

can make the journey towards the new you an enjoyable journey. You may also find that the support from other LAP-BAND patients will not only help you keep on track, but can often lead to life-long friendships.

- **Post-Surgery Surgeon Access** – There are times after your surgery when you will need or want to speak with your LAP-BAND surgeon directly. Having a surgeon who gives you a direct phone number, or offers online support may not increase the cost of the LAP-BAND, but may play an important part in your decision making. Always ask the surgeon, as well as their previous patients, to see how accessible they are.

## **THE PERSONAL COST OF BEING OVERWEIGHT**

When considering the cost of the LAP-BAND, it helps to balance out the price of the procedure with the expenses you are currently paying by being overweight. Often, the difference in cost is quite affordable when you realize all of the benefits . . . especially improving your health and the quality of your life.

Consider if you lost your weight what you could save in prescription and over-the-counter medication. Combined with doctors, specialists, physical therapists, office visits, lab work, fad diets, failed weight loss programs, out-of-pocket healthcare expenses and missed work, the savings begin to add up quickly. Add in the lower cost of groceries and dining and you should find that the costs of being overweight is probably pretty close to what the LAP-BAND will cost if you finance it on a monthly basis. In addition to the savings related to losing weight, you may also be eligible to receive a tax break the year that you have your LAP-BAND surgery which can potentially be worth thousands of dollars

The real cost of being overweight isn't money. The real cost may become evident when you ask yourself if you are able to have children? If you do have a child, will you be there to see them graduate or get married? Can you ride a roller coaster, fly on a plane, wear heels, fit in a booth, go to the beach, sleep well at night? What price would you pay to stop the aches, the pains; what price would you pay to be happy? If being overweight is causing you to suffer any of these issues and you have not been able to lose your weight no matter how hard you have tried, then the LAP-BAND is probably right for you.

## **LAP-BAND FINANCING, Cash and Other Options**

If your insurance provider doesn't cover the cost of the LAP-BAND, there is no need to worry; currently there are several finance companies that offer flexible payment plans for financing the LAP-BAND. Through financing, the LAP-BAND cost can be broken into an affordable monthly payment that will vary based on the amount you borrow, the length of the loan and the interest rate you qualify for. In addition to these medical finance companies, your bank or credit union may be able to offer you special interest rates on home equity loans or home equity lines of credit as well as secured and unsecured loans with favorable terms.

To learn about the different finance options that are available or set an appointment with one of our LAP-BAND Finance experts, call our LAP-BAND Insurance and Finance

Hotline at (1-800-561-9000) or fill out our secure online [LAP-BAND Finance Application Form](#) and we will be happy to help you compare terms, interest rates, and credit limits to find a loan that fits within your budget.

If for some reason financing is not an option for you, you may want to consider using a low-interest credit card or borrowing from a 401(k) fund, savings account or selling stocks. You will need to consider the long term health benefits and improved quality of life that losing your weight can give you today, versus the additional debt, variable interest rates, or use of your future savings will cost, to make sure one of these payment methods is the right financial decision for you.

If you need to save money before getting the LAP-BAND, check again with your bank or credit union to see what savings accounts they may offer. Many banks have special savings accounts that pay high-interest when the money is used for paying medical expenses. You should also check with your employer to see if they offer any loans or other type of financial assistance to help their employees pay medical bills. Also see if your employer offers any flexible spending plans where money is deducted from your paycheck on a pre-tax basis, so that you can use it for medical expenses like the cost of the LAP-BAND.

Keep in mind that many of these payment methods may result in you paying cash in one lump sum for your procedure. Attractive cash specials and discounts are usually available for these cash payments and if your LAP-BAND procedure totals more than 7.5 percent of your adjusted gross income, IRS Publication 502 may allow you to deduct your medical expenses which could add up to thousands of dollars back in tax savings. Make sure to talk with your accountant or tax advisor to see if you qualify for this tax deduction as it could end up making the cost of the LAP-BAND even more affordable.

## **LAP-BAND IN MEXICO AND ABROAD**

The LAP-BAND Cost in Mexico is no different than in the United States when everything included in the cost is kept the same. Unfortunately many surgeons in Mexico offer a less expensive and outdated, last-generation LAP-BAND® device, and then advertise that price alone, separate from all the other LAP-BAND Surgery costs that will be incurred to get some prospective patients to travel to their facilities.

If you are considering Mexico for your LAP-BAND, you should always make sure that the LAP-BAND® devices and implants they use are exact same devices currently approved for the United States. Allergan, The maker of the LAP-BAND, can be contacted directly to confirm whether a surgeon in Mexico uses the older generation LAP-BANDs. An extremely important question to ask Allergan (and only Allergan) is when was the last time that the Mexican surgeon purchased last-generation devices from Allergan, and how many devices did they purchase. The answer can often be very enlightening. Coupled with looser medical regulations, the possibility of outdated equipment and possibly less experienced surgeons, you must heavily consider if the actual “real” cost, including travel, is worth the potential risks.

Another important consideration is the cost of the LAP-BAND Fills and Adjustments. For a LAP-BAND to be successful, you will need a minimum of 7 to 8 fills and

adjustments in the first year alone. What many Mexican surgeons don't tell their prospective patients is that quite a few U.S. LAP-BAND surgeons will not perform fills on a patient who was banded in Mexico due to liability. When they do perform an adjustment, the fill can cost a patient as much as \$750 to \$1000 dollars (per fill,) that is 300-400% higher than the typical cost for a LAP-BAND Fill or adjustment for a U.S. banded patient.

Finally, consider your time, travel costs and the fact that you will need a loved one or friend to travel with you. This will not be a trip for sightseeing, and if there are complications or something goes wrong, there may be no legal recourse available to you. Make sure that accepting some risk by having you LAP-BAND Surgery in Mexico or abroad is an acceptable trade-off for possible saving some money off the LAP-BAND's cost.

To learn more about the different finance and Insurance options that are available to you or to set up a free consultation, call our LAP-BAND Insurance and Finance Hotline at (1-800-561-9000) or simply fill out our [LAP-BAND Contact Form](#) and we will be happy to have one of our LAP-BAND experts call you back with an answer to your questions.