



Questions to Ask Your Doctor *Before* Surgery

If you are going to have surgery, here are some questions to ask prior to scheduling your surgery. You may want to consider asking your doctor these questions in order to get the best benefits.

1. Is the Provider participating on my insurance? Some procedures can cost thousands of dollars. You need to be certain of your benefits and the coverage you have. If in doubt please reach out to your Claims Administrator, Patient Advocate or Human Resource Department.
2. What are my co-pays and deductibles? Please refer to your Plan Benefit Summary or your Plan Document to verify your co-pays, deductibles and out of pocket. Many providers and hospitals will want you to pay your portion prior to your surgery. If you have additional questions, reach out to your Claims Administrator, Patient Advocate or Human Resources to confirm your co-pays and deductibles.
3. Do I need pre-authorization? Most Outpatient elective procedures REQUIRE prior authorization before the surgery is done. Also, you need to check your Benefit Summary and Plan Document to be sure your surgery is a covered benefit.
4. What will recovery look like? Depending on the type of surgery you are preparing to have, recovery can vary significantly. Do not make assumptions or rely strictly on internet searches to understand what your recovery will look like. Everyone is different. You will need to check with your Surgeon to determine what additional services are needed post-surgery. It is your responsibility to ensure that the additional providers are participating with your insurance plan.
5. Will I need Home Health Care, Physical Therapy or Medical Equipment & Supplies? If your doctor recommends Home Health Care, or Physical Therapy or Medical Services after your surgery we highly encourage you to reach out to your Claims Administrator, Patient Advocate or Human Resource Department for assistance with pre-certification. It is your responsibility to ensure that the provider is participating on your insurance plan. The Precertification process may take 3-7 business days.
6. If Your Provider is not Participating. You may nominate your providers through this website, or call Health West in order to get your provider in-network.