DATE

(Insert Name)

State Insurance Commissioner

123 Main Street

Downtown USA 12345

RE: Health Insurance Marketplace and Obesity Treatment Coverage

Dear Commissioner (insert name)

On behalf of the members of the (Insert State) Chapter of the American Society for Metabolic and Bariatric Surgery (ASMBS), we would like to request the opportunity to meet with you to discuss essential health benefit (EHB) coverage of obesity treatment services, such as bariatric surgery within the state’s health exchange.

Similar to many other medical conditions, obesity is a complex, multifactorial chronic disease, which requires a multidisciplinary treatment approach. This approach must encompass the best standards of care, both in terms of the treatments chosen, and the care coordination and clinical environment in which they are delivered.

Just as those affected by heart disease receive their care through a coordinated multidisciplinary treatment team, those affected by obesity should also follow a similar continuum of coordinated care. Because of the complex nature of obesity and its variety of impacts on both physical and mental health, effective treatment requires the coordinated services of providers from several disciplines and professions (both physician and non-physician) within both of these treatment areas. It was for these reasons in 2013 that the American Medical Association (AMA) adopted formal policy designating obesity as a disease and why the AMA supports patient access to the full continuum of care of evidence-based obesity treatment modalities such as behavioral, pharmaceutical, psychosocial, nutritional, and surgical interventions.

Established in 1983, the American Society for Metabolic and Bariatric Surgery (ASMBS) is the largest national non-profit medical organization in the world dedicated to metabolic and bariatric surgery. The vision of the ASMBS is to improve the public health and well-being of society by lessening the burden of obesity and obesity-related diseases throughout the world.

For more than 30 years, ASMBS has advocated for widespread health plan coverage of bariatric surgery. Over this past decade, we have achieved significant milestones toward this goal. Given that bariatric surgery is currently covered by the four major private insurers, Medicare, Medicaid, Federal Employees Health Plan, Tricare and the overwhelmingly majority of state employee health plans, the exclusion of bariatric surgery in the state’s health exchange plan is inconsistent with the reality of today’s standard benefit plans. State essential health benefit plans should reflect that standard and not perpetuate outdated coverage policies that are in direct contrast to today’s standard of care for those affected by severe obesity. Bariatric surgery should be clearly recognized as a medically necessary service under the hospitalization category of the state’s EHB package and all current exclusions for this treatment avenue should be eliminated.

We believe that the state health exchange should follow the example of the federal Office of Personnel Management, which encourages all Federal Employee Health Benefit (FEHB) Program carriers and Multi-State Health Plans to provide patient access to the full range of obesity treatment interventions – including bariatric surgery -- and warned FEHB plans that excluding coverage for treatment services on the basis that obesity is a "lifestyle" condition and not a medical one or that obesity treatment is "cosmetic"- is no longer permissible.

In short, we need to start treating obesity seriously – at both the healthcare and policy level. We are hopeful that we can begin these discussions with you and your staff in the immediate future so that we can ensure patient access to, and coverage of, these critical treatment services under the state’s health exchange EHB package for 2016. We look forward to hearing from you.

Sincerely,