

KORY (LAP-BAND<sup>®</sup> System patient): When I first decided to get the surgery, I was unable to financially pay for it out of my pocket. My insurance company did pick up the tab for the surgery but I had to go through a 6-month dietary counseling before they would approve it.

TINA NAPORA (Reimbursement Specialist): Insurance companies do have a set criteria for coverage of the LAP-BAND<sup>®</sup> System. If you meet that criteria then reimbursement is based on your health plan.

MICHELE (LAP-BAND<sup>®</sup> System patient): I qualified for it and within a short period I was able to have the surgery.

STACEY (LAP-BAND<sup>®</sup> System patient): The financial aspect was very minimal for us. Our insurance paid a great majority of it and that cost for us was very minimal.

TINA NAPORA (Reimbursement Specialist): Generally the LAP-BAND<sup>®</sup> system runs between \$12,000 and \$25,000 dollars. This would include the surgeon, the hospital and the anesthesiologist.

TAMI (LAP-BAND<sup>®</sup> System patient): It was a very expensive surgery but I only paid \$250 dollars for the actual surgery and \$50 each time I had to go in for an adjustment.

DUANE (LAP-BAND<sup>®</sup> System patient): My insurance covered all of it except for my deductible.

LYN (LAP-BAND<sup>®</sup> System patient): My mother gave me the money. She gave me the money and I told her she saved my life and she did. She saved my life, not just my physical life but how I feel about my life.

TINA NAPORA (Reimbursement Specialist): Some patients do have co-payments and deductibles that are due in spite of insurance payment. Most of those patients can work with the LAP-BAND<sup>®</sup> finance program through care credit and actually finance either if not their co-pay and deductible, the entire system itself.