

Does Your Health Insurance Cover Treatment for Obesity?

Obesity is a disease, but not all treatments are covered

The American Medical Association recognized obesity as a disease in 2013, but it can still be hard to get treatment. Access to obesity care, such as medications and behavioral therapy, depends on your health insurance.

The [Affordable Care Act \(ACA\)](#) requires most health plans to cover obesity screening and counseling at no cost. But not every plan covers every obesity treatment.

If you get health insurance through:

An employer or a union

Check your plan documents or talk to your benefits administrator about what is covered.

A health insurance marketplace (sometimes called Obamacare)

Health plans available on [Healthcare.gov](#) must meet the minimum ACA requirements for obesity treatment coverage, but some states require insurers to cover more.

See your [state's rules](#) on obesity care coverage.

Medicaid

You may be eligible for free or low-cost obesity treatment.

Out of 51 state Medicaid programs (including Washington, D.C.):

41 cover obesity counseling

20 cover nutrition counseling

16 cover anti-obesity medications

49 cover at least one type of surgery for treatment of obesity

A state employee health plan

Out of 51 state employee health insurance programs (including Washington, D.C.):

51 cover obesity counseling

42 cover nutrition counseling

23 cover anti-obesity medications

43 cover at least one type of surgery for treatment of obesity

Check out the [Stop Obesity Alliance \(STOP\)](#) to find out what's covered in your state.

Medicare

For people with a body mass index (BMI) of 30 or higher, Medicare covers:

- Obesity screening
- A nutritional evaluation
- Behavioral counseling

**+30
BMI**

**+35
BMI**

For people with a BMI of 35 or higher, Medicare covers some [weight-loss surgery](#) if you meet certain conditions.

Medicare does not cover:

- Consultations with a nutritionist
- Anti-obesity medications



For tips about how to support the [Treat and Reduce Obesity Act \(TROA\)](#), a proposed law to increase coverage for obesity treatments, visit the [Obesity Care Advocacy Network](#).

If the treatment you need isn't covered:

Appeal to your insurance plan. Your healthcare provider can help by arguing that these services are vital to your health and will save the insurer money over time.