

Insurance Delays and Access to Bariatric Surgery

Mains: GS II - Issues Relating to Development and Management of Social Sector/Services relating to Health

Why in News?

Recently, a survey conducted by the Obesity and Metabolic Surgery Society of India (OSSI), has revealed significant insurance-related hurdles that are preventing timely and life-saving care for patients living with severe obesity.

What is the study?

- **Conducted by** - Obesity and Metabolic Surgery Society of India (OSSI).
- **OSSI** - It is a not-for-profit body of bariatric and metabolic surgeons
- OSSI survey highlights approval delays, IRDAI coverage gaps and bariatric surgery insurance hurdles.
- **Title** - The study titled *'The Surgeons' Perspective on Insurance Coverage for Metabolic and Bariatric Surgery for India'* is published in *Obesity Surgery: The Journal of Metabolic Surgery and Allied Care*.
- **IRDAI mandate** - The Insurance Regulatory and Development Authority of India (IRDAI) mandated coverage for metabolic and bariatric surgery in 2019 when medical criteria are met.
- The OSSI survey, conducted among 109 bariatric surgeons across multiple states between November 2024 and March 2025, paints a stark picture.

What are the Survey findings?

- **Criticality of obesity** - Doctors stress that obesity is not a lifestyle flaw, but a chronic, progressive condition linked to type 2 diabetes, hypertension, sleep apnoea, heart disease, infertility, and certain cancers.
- **Bariatric and metabolic surgery** - It can reduce body weight by 30 to 40% and reverse many associated illnesses, is among the most effective treatments.
- Yet, limited insurance support leaves many patients untreated or waiting for months.
- **Delayed insurance approval** - 95.4% of surgeons reported patients delaying surgery while awaiting insurance approval.
- **Lack of awareness** - Most surgeons (76.1%) said patients are unaware that insurance covers bariatric surgery even when medical criteria are met.
- **Complex approval process** - The approval process was rated complex by 69.7%, and 91.7% said it is more cumbersome than other routine surgeries.
- **Large denial rate** - Nearly one-third reported denial rates of 50 to 75%, citing obesity

exclusions, waiting periods, and documentation discrepancies.

- **Increasing expenditure of people** - 81.7% noted significant out-of-pocket costs despite insurance.
- **Implementation barriers** - The survey shows implementation remains inconsistent, creating barriers that delay treatment, worsen complications, and increase long-term healthcare costs.
- **Rising obesity burden** - India's obesity prevalence is projected to triple by 2040.

What are the measures suggested?

- **Lowering BMI threshold** - Surgeons strongly supported lowering BMI thresholds and covering more comorbidities than currently listed under IRDAI rules.
 - OSSI guidelines recommend surgery for patients with BMI ≥ 35 kg/m² or >30 kg/m² with comorbidities.
 - IRDAI restricts coverage to BMI ≥ 40 kg/m² or ≥ 35 kg/m² only with severe comorbidities.
- **Improving accessibility** - Insurance providers should understand that obesity is a medical disease and that treatment should be easily accessible.
- **Process simplification** - Simplifying the process and widening eligibility criteria will help thousands of individuals who are fighting serious weight-related illnesses.
- **Other measures** - Insurers should act with clarity and compassion,
 - Including obesity-related conditions like type 2 diabetes,
 - Reducing unnecessary documentation can make a huge difference.

What lies ahead?

- Bariatric and metabolic surgery is not cosmetic, it is a scientifically proven, disease-modifying treatment that prevents long-term complications.
- Insurance coverage is not a privilege, it is a medical necessity that saves lives.
- Addressing these gaps through simpler approvals, wider eligibility, and stronger awareness can improve access to life-saving treatment and strengthen India's public health landscape.
- Early access to bariatric and metabolic surgery not only improves patient health but also reduces long-term healthcare costs for families and insurers.

Reference

[The Hindu| Insurance Delays and Access to Bariatric Surgery](#)