

Understanding Elective Surgery



Schedule year-end procedures to maximize your insurance benefits

Don't let your insurance benefits go to waste. Schedule any elective surgeries you may need before the end of the calendar year. Not sure what the difference is between elective and non-elective surgeries, and what health insurance will pay for? Read on to learn more.



Medically necessary, but non-emergency

A common example of an elective procedure is hip and knee joint replacement. If you have arthritis in your joint, surgery can restore mobility and help you return to the activities that bring your life joy. It is medically necessary. However, because this condition worsens slowly over time, you can schedule these procedures when it's convenient for you—perhaps when you know you'll be able to take time off work, or over summer break.



Insurance approval and appeal

Some types of surgery are clearly necessary, but others may require your doctor to defend their recommended procedure. For our earlier example, joint surgery is usually covered (partially or totally) when injections and physical therapy are no longer providing relief. This is typically simple to determine. For procedures like bariatric surgery, however, insurances vary on what diagnostic requirements are needed for them to cover the cost. Physicians typically have representatives who defend recommended surgery, ensuring you know exactly what can be covered by your plan.



Significantly improve your quality of life

The biggest reason to schedule an elective surgery: to make your life better. If you have joint pain or another condition that is stopping you from spending time with your family, doing the things you love, or that makes work or home life more challenging, you can use your health coverage to make a change. And this time of year is when you can maximize those benefits and make your well-being a priority.

If you have a health concern you've been meaning to address, now is the time. Talk with your health care team and visit DignityHealth.org/Bakersfield to learn about Mercy & Memorial Hospitals' award-winning care.

