



HEALTH INSURANCE PLAN BENEFITS AND COVERAGE

QUESTIONS TO ASK

I AM HAVING AN ABLATION PROCEDURE

With greater transparency and consumer choice more readily available to patients with health insurance plan offerings, it is important that patients seek coverage information on procedures recommended by their healthcare provider.



Does my health insurance plan cover catheter ablation procedures for treating Atrial Fibrillation (AFib)?

Catheter ablation procedures have long-standing coverage by most commercial healthcare insurance plans, as well as Medicare, based on being a medically reasonable and necessary treatment option for AFib. If you are a candidate for ablation, check with your health insurance plan to confirm coverage. Your physician's office will then coordinate with your insurance prior to your scheduled procedure.



Will I have out-of-pocket costs related to my ablation procedure?

This is highly dependent on your health insurance plan and the type of coverage that you have. Because of the variation in coverage by different health plans (e.g., HMO, PPOs, Medicare and Medicare Advantage Plans), it is important to check with your health plan to understand what they will cover and what your out-of-pocket responsibility may be.



What can I do to ensure that my ablation procedure will be processed appropriately by my health insurance plan?

It is good practice that with any planned procedures, such as ablation, you work closely with your doctor and the hospital to best coordinate what your health insurance will require.

You will need to bring your current insurance card(s) to your doctor's appointment to ensure that the doctor's administrative personnel can verify benefits and coverage for the procedure. Please confirm with your health insurance that all information and actions are handled prior to your procedure.



General insurance plan questions:

- ✓ Are my pre- and post-procedure doctor's visits covered completely? If not, how much must I pay?
- ✓ Will I need authorization from my insurance company before my health care visit or ablation procedure?
- ✓ Will any tests be covered completely? If not, how much must I pay?

Always consult your doctor with questions about AFib, symptoms, or best treatment options.

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