

## **Pectus Excavatum Surgery: Understanding Your Coverage**

[www.childrensmercy.org/pectus](http://www.childrensmercy.org/pectus)

Understanding your insurance coverage is an important part of preparing for pectus excavatum surgery. We recommend checking with your insurance company regarding the policy requirements for pectus excavatum surgery with bar placement (CPT code 21743) and ask them to mail you a copy of your benefits for this procedure. Typically, approval from insurance requires a Haller index  $>3.25$ . However, it is dependent on the insurance company and their requirements for coverage. Some insurance policies require additional testing (exercise stress testing, pulmonary function tests or echocardiogram) that shows a functional deficit in heart or lung function for approval. If the policy states additional testing will be needed, we can consider getting those tests done prior to scheduling the procedure. However, if those tests are normal without evidence of a functional deficit, the insurance may continue to deny coverage for the procedure, even though your child has a Haller index  $>3.25$  or other symptoms. Some insurance companies also require appeal letters or a peer-to-peer to be done within a certain window of time before surgery. The precertification department will inform us of denial/approval details which may require cancellation or rescheduling the surgery to a later date. If denied, our financial department may be able to give you an out-of-pocket cost estimate for the procedure.

### **Precertification with Insurance:**

The pectus excavatum surgery will be initiated through our Financial Clearance Department, who communicates with your insurance company to confirm coverage.

*\*Your insurance company will decide if the surgery is covered*

*\*\*Precertification can take up to 30 days or longer depending on insurance coverage*

Once precertification is completed, a Financial Clearance team member will call to discuss insurance coverage.

- If you have any questions on the status of your precertification, please call **Children's Mercy Financial Clearance Team at (816) 302-1650, option 2**

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#### **Nurse Practitioners**

Beth Orrick, APRN, FNP-BC  
Amy Pierce, APRN, PPCNP-BC

#### **Registered Nurses**

Lindsay Gore, RN, CPN  
Kelly Jones, RN, CPN  
Alex Wank, RN, CPN

#### **Pectus Center Website**

[childrensmercy.org/pectus](http://childrensmercy.org/pectus)



**Center for Pectus Excavatum and Carinatum**

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**Learning About your Coverage**

Insurance company: \_\_\_\_\_  
ID number: \_\_\_\_\_  
Group #: \_\_\_\_\_  
Phone #: (on the back of the card): \_\_\_\_\_  
Name of the representative on the phone: \_\_\_\_\_  
Date and time of the call: \_\_\_\_\_

What to ask the insurance company representative:

- "I am calling to get information on my coverage for pectus excavatum bar placement surgery (CPT code 21743)"
  - Note: A CPT code is a five-digit numeric code that is used to describe medical, surgical, radiology, laboratory, anesthesiology, and evaluation/management services of physicians, hospitals, and other health care providers.

Does my insurance cover this surgery? \_\_\_\_\_

When does my eligibility date end? \_\_\_\_\_

Will you cover the surgery based on medical necessity? YES  NO

If **YES**: What will my share of the cost?  
\_\_\_\_\_

If **NO**: Is there an opportunity for an exception?  
\_\_\_\_\_

What are the criteria for surgery? (Example: Haller Index, Correction Index, associated symptoms such as chest pain, shortness of breath, exercise intolerance, psychosocial concerns, any required tests by cardiology (heart) or pulmonology (lung) specialties?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Is there any special testing or documentation needed?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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