

Tummy Tucks and Insurance

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We received an excellent question from one of our valued readers. "What is the difference between the tummy tuck and the panniculectomy that many insurances will cover?"

Thank you for asking! We went straight to our experts to find the answer for you. One of our Board Certified Plastic Surgeon's was able to clarify the difference between these similar procedures.

Tummy Tuck, or abdominoplasty, involves the tightening of lax abdominal muscles, relocation of the belly button, and the removal of loose skin. This is ALWAYS a cosmetic procedure and not coverable by insurance. In order for a procedure to be covered by insurance, it needs to be reconstructive in nature and demonstrate "medical necessity". A panniculectomy is the removal of an abdominal pannus, or excess skin and fat. Unlike a tummy tuck, a panniculectomy does not involve tightening the abdominal muscles or move the belly button. Technically, a panniculectomy is one single component of a tummy tuck procedure. In order for a panniculectomy to be a medically necessary procedure and covered by insurance, a person must demonstrate several things: chronic skin irritation or fungal infections in the pannus fold, back pain from the weight of this pannus, and interference with activities of daily living. Most insurance companies require documentation of these problems in the form of doctors' letters, xray reports, and photographs that show the pannus hanging to the level of the pubis. There is some variation between each insurance company so it is important to check with your insurance carrier to find out the specific requirements for coverage.

Matthew Schulman MD, Board Certified Plastic Surgeon

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