

Insurance	Need Referral	Diagnosis Covered
Aetna HMO *open access	HMO-yes no	all medically necessary, not weight loss
Aetna PPO, MC, open choice	no	all medically necessary, not weight loss
Cigna	No HMO-yes	all medically necessary
BCBS-Blue Choice * open access	yes no	HTN, elevated cholesterol, DM
BCBS PPO	no	DM only; FEP: 4 visits per year for any reason except obesity or weight loss
MDIPA/Opt Choice	yes	all medically necessary, not weight loss or PCOS Direct needs no referral federal allows for weight loss
MAMSI	no	DM only
Alliance	no	DM only-plans may vary, pt should check with carrier
United Healthcare	no	all medically necessary, not weight loss
Medicare	yes	DM and pre-dialysis ONLY