

Financial Policy

We at Gulf Coast Plastic Surgery consider it a privilege that you have chosen us for your surgical needs. We strongly believe that an informed patient is a good patient, so we strive to inform you of all the medical aspects of your needs as well as our financial policy.

Our consultation fee is \$50 dollars and is due at the time of service. We will credit this fee toward a selected procedure if the procedure is booked within six months of your consultation. Your surgical fees will be quoted at the end of your consultation. This quote will be honored for six months and generally will include the surgeon's fee, operating room fees, and other standard fees for a routine, uncomplicated procedure. The quoted surgical fee will also include pre- and postoperative visits. The quoted fee will NOT include any preoperative services you may require such as x-rays, blood tests, pre- and postoperative medications, labs, or evaluation(s) by other physicians or specialists before undergoing the surgical procedure. The quoted fee also does NOT include any medical or surgical services for unexpected or unforeseen circumstances.

A \$400 deposit will be required in order to secure a date for surgery. This portion of your fee is nonrefundable, but it can be applied toward any rescheduling of your procedure within a one-year period. Your deposit is refundable if we cancel your surgery for any reason. Dr. Pisarski reserves the right to cancel your surgery at any time for any reason up to and including the day of the surgery. The remaining balance will be due and payable at the preoperative examination.

Plastic surgery is an art, as well as a science, and occasionally revisions will be necessary. These revisions will always be within one year of the operating date. The majority of the time, no surgeon fees will be charged. However, facility and anesthesia fees will apply for the procedure. Dr. Pisarski reserves the right to determine what is a revision and what is a separate procedure.

Any surgery involving the removal of skin lesions or abnormal tissue, such as moles or tumors, must be sent to the pathologist for identification. These lab fees are separate and will be billed by the pathologist and laboratory providing the service.

PAYMENT

We accept VISA, MasterCard, Discover, money orders, personal checks, cashier's check, and cash. Personal checks must be written 10 days prior to the day of surgery and all returned checks will be subject to a \$25 service charge. If you would prefer to finance your surgery, we can provide to you the names of companies that specialize in that service.

INSURANCE

The expenses connected with cosmetic surgery are not covered by medical insurance. Occasionally, cosmetic surgery is done in conjunction with a procedure designed to improve function or is reconstructive in nature. In these cases, your medical insurance may cover part or all of the incurred expenses.

Although we are happy to assist you with your application for all reasonable insurance coverage, ethically we cannot and will not fill out any forms in such a way as to disguise the true purpose of any cosmetic procedures you wish to have done. Furthermore, even in cases Dr. Pisarski finds in his opinion to be clearly functional or reconstructive, we cannot guarantee that your particular insurance provider will agree with these findings.

Your insurance provider may decline to cover any of the fees associated with our services as being cosmetic, medically unnecessary, or an uncovered preexisting condition, even those fees billed as medically necessary. You, the patient, are ultimately responsible for all charges incurred. We recommend you consult the terms of your benefit plan to determine the exclusions and other benefit limitations applicable to the procedure of interest. In this manner, you can ensure all necessary requirements for coverage are known and met.