

## Financial Policy

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

Our consultation fee is \$50.00 and is due at the time of service. Your surgical fees are quoted in writing at the end of your consultation. This quotation will be honored for six months and will generally include the surgeon's fee, operating room fees and other fees for a routine, uncomplicated procedure. The quoted fee will include all of the pre and postoperative visits. The quoted surgical fee does NOT include any preoperative services you may require, such as x-rays, blood tests, pre and postoperative medications, labs or evaluation by another physician or specialist 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 can be applied toward any rescheduling of your procedure within a 1 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 surgery. The remaining balance will be due and payable at the pre operative examination. We will accept a personal check (if written 10 days prior to surgery), cashier's check, credit card or cash. If fees are not rendered at that time a hold will be placed on the surgery.

Plastic surgery is an art and occasionally revisions will be necessary. These will always be within one year of the operating date. Majority of the times 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 revision and what is a separate procedure that is being requested.

Any surgery that involves removal of skin lesions or abnormal tissue, such as moles or tumors, must be sent to the pathologist for identification. Lab fees are separate and are billed by the pathologist / laboratory providing these services.

### **PAYMENT**

We accept VISA, MasterCard, Discover, money order, personal checks and cash. All returned checks will be subject to a service charge. If you would prefer to finance your surgery we can provide 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 health insurance *may* cover part or all of the incurred expenses.

Although we are happy to assist you with your application for any reasonable insurance coverage, we cannot ethically, 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 that are clearly functional or reconstructive in my opinion, I cannot guarantee that your particular insurance company will agree with my findings and cover your procedure.

If your insurance company declines any of the fees associated with our services to you, even those billed as medically necessary but which were declined by your insurer as being cosmetic, medically unnecessary or an uncovered preexisting condition, you, the patient, are ultimately responsible for all charges incurred. You should consult the terms of your own benefit plan to determine if there are any exclusions or other benefit limitations applicable to the procedure of interest. In this manner, you can ensure all necessary requirements for coverage are known and met.