

FINANCIAL POLICY

THE CONSULTATION

At Heartland Facial Plastic and Cosmetic Surgery, there is a consultation fee for the initial visit. This charge is then applied toward the surgical fee for any cosmetic surgery that is performed. Consultation fees are due at the time of the initial visit.

The consultation is a medical appointment that lasts anywhere from 20 minutes to one hour, depending on the number of concerns or issues that you as the patient wish to discuss and be evaluated for. The consultation will typically include a medical history, thorough examination and, if indicated, photo documentation. During this visit your concerns and goals are discussed in detail. I will strive to educate you on all of the available options for treating your concerns that I believe are safe and pertinent. You can then make your own informed choices.

Surgical fees are quoted in writing at the end of the consultation. This quotation will be honored for six months and will generally include the surgeon's fee, the estimated anesthesiologist's fee (if applicable) and other fees, such as supplies and garments, for a routine, uncomplicated procedure in our office surgical suite. The quoted fee will include all of the pre and postoperative visits that I schedule for you regarding the condition being treated by the surgery.

The quoted surgical fee does NOT include any preoperative services you may require, such as x-rays, blood tests, labs or evaluation by another physician or specialist before undergoing the surgical procedure. The quoted fee does not include pre and postoperative medications that you may require. The quoted fee also does not include any medical or surgical services for unexpected or unforeseen circumstances or complications during or after surgery.

Touch-ups, implant removals, implant replacements, scar revisions, etc., are not a part of the initial surgery fee. These additional procedures will require a surgeon's fee. An additional fee may also be required for any hospital or facility, anesthesia, extra garment, etc.

Any surgery that involves removal of skin lesions or abnormal tissue, such as moles or tumors, must be sent to the pathologist for identification. The pathologist's fee is a separate one and will be billed directly to the patient by the pathology lab.

PAYMENT

It is customary and appropriate to pay for elective cosmetic surgery in advance of the procedure. We accept VISA, Mastercard, personal checks and cash. If you would prefer to finance your surgery we can provide you the names of companies that specialize in that service.

At Heartland Facial Plastic and Cosmetic Surgery, we require a 10% down payment at the time surgery is scheduled and the balance of the payment 10 days prior to surgery. The 10% down payment is to reserve your time in our operating suite. This portion of your fee is refundable if you should decide to cancel surgery more than three weeks from your scheduled surgery. Within three weeks of surgery, the deposit is nonrefundable but can be applied toward any rescheduling of your procedure within a six month period. Your deposit is also refundable if I cancel your surgery for any reason. I reserve the right to cancel your surgery at any time for any reason up to and including the day of surgery.

INSURANCE

The expenses connected with cosmetic surgery (surgeon's fees, operating room expenses and supplies, anesthesiologist's fees, laboratory tests including EKGs, etc.) probably will not be covered by medical insurance. Occasionally cosmetic surgery is being done in conjunction with a procedure which is designed to improve function or which is reconstructive in nature. Examples would include correcting nasal obstruction at the same time as cosmetic nose surgery, improving one's peripheral field of vision in conjunction with upper eyelid or brow surgery or removing an unsightly scar from a motor vehicle accident. In these cases, your health insurance *may* cover part or all of the incurred expenses.

Although my office staff and I will be 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 that 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. How a health insurance plan defines what is "cosmetic" and what is "medically necessary" is very subjective, and there is wide variability from plan to plan.

You must realize that health insurance is a contract between you and your insurance company. Heartland Facial Plastic and Cosmetic Surgery is not a party to this contract. 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.

Where insurance coverage is being contemplated for any portion of a patient's procedure, we encourage patients to review their insurance policy and to discuss their case directly with their insurance company. In this manner, the patient can ensure all necessary requirements for coverage, such as satisfaction of any preexisting condition waiting periods, precertification letters, photo documentation, second opinions and the like are known and met.

STATEMENT OF ACKNOWLEDGMENT

I, _____, have read the above financial policy. I have had any and all questions or concerns I have regarding this policy answered to my satisfaction. I understand this policy and hereby agree to abide by this policy in relation to the care and services provided to me by David A. Hendrick, M.D. and Heartland Facial Plastic and Cosmetic Surgery.

Signed _____

Date _____