



Vega Plastic Surgery Financial Responsibility Policy

Welcome and thank you for choosing Vega Plastic Surgery. This Financial policy describes the policies for both Insurance and Cosmetic/Self Pay patients.

INSURANCE:

We currently participate with the following Insurances: Excellus BCBS (not Blue Choice Option), MVP, MVP Option Medicare, POMCO, Cigna (PPO), RMSCO (Lifetime Benefit Solutions) and United Health Care (not Dual Advantage). All other insurances will be considered Out-of-Network, and patients may be subject to higher out of pocket expenses. It is your (the patient) responsibility to contact your insurance company, prior to your appointment, regarding network participation. We will submit claims on your behalf. Should you have any questions or concerns, our Billing Specialist is on hand to assist you.

PAYMENTS:

All copays, coinsurance and/or deductibles are required to be paid at the time of service. We accept the following forms of payment: Cash, Checks (with a valid ID; not out of state), Visa, Master Card, Discover, American Express. Financing through CareCredit® is also available. Please ask for details.

It is the responsibility of you the patient understanding your financial obligations. You need to educate yourself with the type of insurance plan you have and what your financial responsibility is. You need to ensure you are in NETWORK and if you have elected to come to Vega Plastic Surgery there maybe additional cost if you have an out of network policy.

Our office charges a \$20 fee for completing disability paperwork. There is a returned check charge of \$30.

MISSED APPOINTMENTS/LATE CANCELLATIONS:

We understand that sometimes situations may arise where you cannot keep your scheduled appointment; in these cases, we ask that you notify us at least 2 business days or as soon as possible. If you cancel with less than 24 hours' notice or NO SHOW for your appointment, a \$50 fee will be charged.

For IN OFFICE PROCEDURES, including TATTOOS, 72-hour notice is required or a \$75 fee will be charged.

COSMETIC CONSULTATIONS ONLY:

Vega Plastic Surgery requires a NON-REFUNDABLE fee of \$100 to be paid at the time of booking the consultation appointment.

If you cancel less, then 2 business days OR do not show for this consult the \$100 fee paid will be forfeited and you will be required to pay another \$100 Consult Fee to book.

Following your cosmetic consult, you will receive a written quote for your surgery. Since cosmetic surgery is not medically necessary, and not billable to your insurance, you will be required to pay a \$500 deposit to book your surgery. The remainder of Dr. Vega's fee will be due in full at the time of your Pre-op appointment. Your pre-op appointment is generally 2-3 weeks prior to your scheduled surgery date. If you cancel your surgery with at **least 3 weeks' notice** of your scheduled surgery, Vega Plastic Surgery will refund \$250 of your deposit. Less than 7 days the entire deposit is forfeited.

If your cosmetic surgery is combined with a procedure that is considered medically necessary, this second procedure may be subject to a copay, coinsurance, or deductible which will be collected at the pre-op appointment as well.

MEDICALLY NECESSARY SURGERY OR PROCEDURE (INSURANCE PATIENTS):

Any surgery or procedure that is deemed medically necessary by insurance will be billed directly to your insurance, however any applicable copays, coinsurance, or deductibles will be due at your scheduled pre-op appointment.

Standard post-op care is considered part of your surgery. You do not incur additional costs unless services are unrelated to that surgery, or the post-op period has lapsed. Post-operative periods can range from 10 – 90 days depending on the type of surgery.

Surgeries scheduled in a FACILITY that are cancelled with less than 72 hours' notice will be charged \$500 for the loss of Operating Time.

ADDITIONAL SURGICAL FEES:

For both Cosmetic & Medically Necessary surgeries, patients may have additional costs for the Facility & Anesthesia. As a courtesy, for cosmetic surgeries, our office provides you with an estimate of these fees on your quote, however you will be responsible for paying these fees directly to the facility and/or provider. Fees from outside facilities and providers are subject to change without notice.

A copy of this policy is also available on our website: vegaplasticsurgery.com