



A MEMBER OF THE **QUALDERM** FAMILY

FINANCIAL POLICY

To reserve a surgery date, a \$1,500 deposit must be paid at the time of scheduling.

This will be credited toward the payment of your surgery.

- Exceptions would be made if your physician deems that you are not medically fit to proceed with surgery, or that you were not a good candidate for surgery, in which case the deposit would be refunded.
- **Regardless if you are being seen for a cosmetic elective procedure or an insurance based procedure, a \$100 consult fee is required per surgeon. This fee is non-refundable if you cancel less than 24 hours prior to your appointment.**

Cosmetic Surgery payments are due in full 4 weeks prior to surgery.

Failure to do this will result in cancellation of your surgery.

- Cancelling surgery within 2 to 4 weeks of your surgery date will result in 25% loss of fees.
- Cancelling surgery within 1 to 2 weeks of your surgery date will result in 50% loss of fees.
- Cancelling surgery within 24 hours of your surgery date will result in 100% loss of fees.
- If you have cancelled and/or rescheduled your surgery more than once, you may be asked to pay for your surgery in full, to be placed back on the schedule.
Exceptions would be made on a case-by-case basis. Please note, if you have paid by credit card, a 5% processing fee will be withheld from any refunds. If you paid with Care Credit, all financing fees will be withheld from your refund.

Payment Types Accepted:

- Cash
 - Cashier's check or personal check made out to **Omni Cosmetic**.
- All major credit cards (Visa, MasterCard, American Express, Discover)

Financing is available through:

Care Credit www.carecredit.com 1-800-365-8295 o 6 mo., 12 mo.: No interest if paid in full during promotional period. (Dr. Fee Only)
o 24 mo., 36 mo., 48 mo., 60 mo.: 17.90% - 20.90% APR (Dr. Fee and Surgical Center Fees) o Certain dollar minimums apply per plan.
o 2 forms of ID required and signature of receipt prior to or on date of service.

Insurance:

Your insurance company may cover reconstructive surgery. Any payment will be based on the coverage and limitations of your policy. The fee for the reconstructive portion cannot be increased to cover any portion of the cosmetic procedure. Please consult with our Insurance Specialist if you are having a procedure that is covered by your insurance. Insurance co-pays and deductibles are also due 4 weeks prior to surgery.

- We use outside labs for pathology. Whenever possible, we will submit a copy of your insurance with specimens. You are responsible for those costs that your insurance does not cover.
- We do not do prior authorizations for medications.