

Cosmetic Patient Financial Policy

IMPORTANT INFORMATION -- PLEASE READ THIS ENTIRE DOCUMENT PRIOR TO YOUR VISIT!

The initial consultation fee for new patients or new services is \$100. This visit generally lasts 30-60 minutes, during which you and Dr. Howard can become acquainted and briefly discuss your concerns and goals and desired procedure(s). Minor procedures can be scheduled after the initial consultation with a deposit. For patients that decide to proceed with their cosmetic surgery, we will give you time to think about your options and then plan a surgery date. Once your surgery is scheduled (a booking deposit is required), you will have a second pre-operative visit a week or two before the actual surgery date to take care of all paperwork and payment. In general, cosmetic consultations include, but are not limited to, discussions regarding:

- all cosmetic surgery (breasts, abdomen, liposuction, eyelid surgery, facelift, necklift, upper arms/thighs, etc)
- excision of unsightly moles, birthmarks, tattoos or other cosmetic lesions; pierced earlobe repair
- scar excision or surgical revision procedures*

***Note:** We require advance notice if a consultation is requested to seek a 2nd opinion regarding complications from surgery performed by another surgeon. Although we *may* offer an opinion, we typically do not perform surgical revision procedures on a patient whose original surgery was performed by another physician within the last 2 years. We require copies of previous medical records to be able to do the assessment and offer our opinion. Sorry, we DO NOT see or perform any procedures on a patient who is planning to pursue or currently has a litigation issue pending with either another surgeon, an employer, an injury insurance company or other entity.

Special Disclaimer: Current smokers are not good candidates for *major* cosmetic procedures such as **Facelift, Breast Lift or Tummy Tuck, because of the high risk of healing complications. Due to ethical, health and safety issues, we reserve the right to decline cosmetic elective surgery on patients who are not willing to cease smoking, or who have severe auto-immune disease or other chronic illness (eg. AIDS, HIV, Hepatitis C, Heart Disease, Diabetes, Extreme Obesity, Bleeding disorder, etc).**

PAYMENT/FINANCING:

- In-office procedures: the full amount *must be paid in full prior to or on the day of the procedure.* A consultation is required prior to scheduling any type of procedure so we have established a plan and can allow enough time for your treatment. Payment must be in the form of cash, debit or credit card (NO personal checks for office procedures unless paid in advance). Charges for touchups, revisions or additional procedures are the financial responsibility of the patient and are not included in the original price. A **\$100 booking fee** will be charged for office surgical procedures and deducted from final balance due. Missed appointments that are not cancelled at least 24 hours in advance are subject to a \$75 booking fee. Office surgeries must be cancelled at least two weeks in advance to avoid forfeiture of booking fee.
- Cosmetic surgery at the hospital: all fees for surgery must be *paid in full 10 days to two weeks prior to surgery.* For hospital surgery, the total cost will be made in two separate payments, one to our office for the surgeon fee (and implants if applicable), and one to the hospital for the facility and anesthesia fees. Capital Region Medical Center accepts payment via cash, check, debit or major credit card. Our office accepts cash, Cashier's check, debit/credit cards or CareCredit financing (6 mo 0% interest or 24/36 month with 15.9% interest). You can apply online at www.carecredit.com. A cash discount for the surgeon fee may be available. **A surgery booking fee of \$200 is required at the time of booking,** and will be applied toward the surgery total. If surgery is cancelled or rescheduled less than 30 days before surgery, the booking fee is forfeited.
- All charges related to revisions or additional procedures for complications are the full responsibility of the patient. Original estimates for surgery are quoted at the cash discounted rate.
 - Payment for cosmetic surgery includes only the *original surgery.* No guarantees can be made. Sometimes refinements or additional procedures may become desirable or necessary, and are the financial responsibility of the patient. Small revision procedures can be done in the office without anesthesia at a reduced rate; more extensive secondary procedures may have to be done in a surgical setting at a quoted rate.
 - Estimates given for procedures include the procedure fee, implants, supplies or other devices, facility fee and anesthesia as applicable. Additional charges for lab or radiology testing or additional unplanned operative time will be billed separately to the patient. We recommend that the patient be covered by health insurance at the time of the cosmetic surgery in the rare instance that a post-operative complication develops, though it may or may not be covered.

WE DO NOT ACCEPT OR SUBMIT CHARGES FOR ANY VISITS OR SERVICES TO INSURANCE. The patient agreement with us for our *self-pay rate* precludes both our office and the patient from any insurance submission. Submission of insurance claims for unnecessary or cosmetic services is illegal under the realm of "malicious intent to defraud" and carries extreme penalties. Please respect our position.

****PLEASE NOTE**** The courtesy of 72 **hours' notice of cancellation** is requested as we have reserved this time slot just for you (a no show fee will be assessed if cancellation notice greater than 24hrs is not given). We may request a credit card number at the time of scheduling to reserve the appointment.