

FINANCIAL POLICIES
FOR
INSURANCE COVERED RECONSTRUCTIVE SURGERY

As patients approach surgery, they frequently have questions about their potential insurance benefits and coverage. The office of Drs. Bruno and Brown will work with you and your insurance carrier to maximize your coverage and minimize your out-of-pocket expense. We hope the following information will be helpful. Please read it carefully and feel free to ask us any questions should they arise.

Insurance Coverage

The benefits paid by insurance companies for reconstructive plastic surgery vary greatly from carrier to carrier and plan to plan. Dr. Bruno and Dr. Brown only actively participate with Medicare, Blue Cross Blue Shield PPO & HMO, United Healthcare including, Alliance, Mamsi and Optimum Choice insurance plans. However, we make every effort to work with your insurance company to determine if coverage exists and what your financial responsibilities will be. You will be subject to any deductibles, co-insurance, or co-pays as determined by your individual plan. It is your responsibility to ascertain the projected insurance payment and the required co-payment.

Prior to your surgery, please discuss all arrangements regarding payment of your account with us. If you need assistance with any financial matters our office will be happy to assist you.

I have read the above and have a full understanding of my financial responsibility with the office of Drs. Bruno and Brown.

PATIENT SIGNATURE _____ DATE _____