

PATIENT INFORMATION REGARDING OFFICE FINANCIAL POLICIES FOR FRED L. HACKNEY, M.D.

RECONSTRUCTIVE SURGERY VERSUS COSMETIC SURGERY

Plastic surgery includes both reconstructive surgery and cosmetic surgery. Reconstructive surgery is performed to restore abnormal structures and to improve function. This type of surgery is usually covered, but not always, by insurance. Cosmetic surgery is performed to improve the appearance and is not covered by insurance. At the time of your consultation Dr. Hackney and his staff can advise you as to whether your surgery or a portion of your surgery would be considered cosmetic or reconstructive. If the surgery or a portion of the surgery is considered reconstructive in nature, a letter will be sent to your insurance company to determine if the proposed surgery is a covered benefit. If the insurance company denies coverage for the planned surgery, you have the option to proceed with the planned surgery, but at your own expense.

INSURANCE PLANS AND PATIENT PAYMENTS

Today's insurance plans require the patient to take an active role and responsibility in obtaining medical care. Dr. Hackney participates with insurance plans, however it is your sole responsibility to determine if Dr. Hackney is a participating provider with your insurance plan. If you see Dr. Hackney is not a participating provider on your insurance plan, you will be responsible for payment. If he is a participating provider on your insurance plan, you will be responsible for co-pays and deductibles as per your agreement with your insurance company. For office visits, payment is due at the time of service. Every effort should be made by you to determine your out-of-pocket expenses as dictated by your insurance plan, before you office visit or operation. . If your insurance company does not provide you or our office with accurate information concerning the amount of your co-pays or deductible, you will be billed for any outstanding balance or you will be given a refund if you have paid more than was necessary.

Many insurance companies require a referral from your primary care physician before you can see a specialist, such as Dr. Hackney. This "referral" requires your primary care physician to get authorization from your insurance company for the office visit with Dr. Hackney. It is your responsibility to be sure that your primary care physician has obtained this authorization from your insurance company for you to see Dr. Hackney. If on the day of your appointment your primary care physician has not completed such referral, your appointment will be rescheduled to another day.

If Dr. Hackney is not a participating provider (in-network) with your insurance plan, you will only be responsible for the co-pays and deductibles as outline above. If Dr. Hackney is not a participating provider (out-of-network) with your insurance plan you can see Dr. Hackney for treatment, but your out-of-pocket expenses will be higher. Details regarding out-of-network benefits vary between insurance companies and review of your insurance plan booklet will provide you with the details of your plan.

COSMETIC SURGERY

Cosmetic consults and procedures are not covered by insurance. At the time of your cosmetic consultation you will be given a fee quote for the procedure you desire, which will include the cost of the surgery, anesthesia, and facility (surgery centre or hospital). At that time you will be given specific financial policies for cosmetic surgery