

## Godwin Plastic Surgery Center Financial Policy 2025

We strongly believe that a clear understanding of our financial policy is important to our professional relationship. Please be advised, there are some clinical and surgical procedures that your insurance will not cover. Therefore, it is imperative that you understand our financial policies.

**\*Payment Types:** Godwin Plastic Surgery Center accepts most major credit cards, cash, money orders, and checks. For amounts over \$2,500, we offer CareCredit Patient Financing and Alphaeon Financing. Financing is available only for treatments or procedures exceeding \$2,500. We participate in two deferred interest plans: the 6-month and 12-month plans, with the 12-month plan available only for amounts over \$2,500. Additionally, we offer fixed-rate reduced APR financing for 24, 36, 48, and 60-month terms. Please note that financing cannot be used for Botox, fillers, skin care, or laser hair removal, and special prices or discounts cannot be paid using financing

**\*Collection Charges:** If your account becomes delinquent and payment arrangements have not been established or met with our billing office, your account will be turned over to a collection agency. Additionally, we will request that you seek medical care from another medical office.

**\*Medical/Surgical Fees:** If your insurance requires a referral, it must be received in our office prior to your appointment. It is the patient's responsibility to understand the provisions, limits, and requirements of their individual benefit plan(s) and inform us accordingly. Please note that patients are ultimately responsible for ensuring payment for all services provided, based on the information we receive from your insurance company.

**\*Co-Insurance/Deductibles/Denials:** All patient co-pays are due at the time of the visit. If you have a deductible which has not been met for the year you will be required to pre-pay the patient responsibility prior to surgery. It is the policy holder's responsibility to be aware of their co-insurance and deductible amounts according to their specific health insurance plan. Patients must be enrolled on the date of service to be eligible for benefits. A prior authorization approval is not a determination of eligibility or a guarantee of payment by the insurance company, as stated by the insurance company. "Medical necessity authorization does not guarantee that the specific service(s) requested are covered under your health care plan. Services approved for medical necessity but later determined by the insurance company to be excluded, in excess of any benefit limitations, or subject to other coverage exclusions will be denied, and the patient will be responsible for any non-covered or denied services". For coverage information, please refer to your insurance benefit details or contact your insurance company's member services. For Medicare patients, if the Medicare deductible has not been met or if there is no secondary insurance, the patient will be responsible for the amount not covered by Medicare, including the annual deductible. If Medicare denies payment, the patient will be billed for the services rendered.

**\*Global Surgical Period:** Your surgery cost includes a set number of days for follow-up care without additional charges. Minor procedures have a 10-day global period, and major surgeries have a 90-day global period. After the global period, any additional services will be billed to your insurance, and you will be responsible for your copay, deductible, and co-insurance.

**\*Hospital/Anesthesia/Pathology:** Your care may involve hospitals, anesthesia providers, and pathology testing centers, and we have no control over the billing for these services (except for cosmetic surgery). For questions about these bills, please contact the provider or your insurance carrier directly. Our billing staff cannot assist with outside charge issues. Cosmetic fees set by facilities may change, and some may charge a fee for credit card payments.

**\*Third Party Liability:** Godwin Plastic Surgery Center does not handle third-party liability cases or file claims with automobile or homeowner's insurance. Patients are required to pay in full and may seek reimbursement from the liability insurance company. We do not participate in lawsuits.

**\*Worker's Compensation:** We do not coordinate or participate in worker's compensation claims.

**\*Patients without insurance:** As a courtesy to patients who do not have medical insurance, we offer our "Non-Cosmetic Self-Pay Rates" (See separate form). Surgical fees may vary according to diagnosis. Patients will be informed of the fee prior to performing the procedure. Payment is due in full prior to surgery. We encourage all patients to seek out medical insurance coverage rather than participating in a self-pay platform.

**\*Cosmetic Surgery Fees:** Cosmetic surgery is not covered by insurance and requires full payment prior to surgery. A 25% non-refundable deposit is needed to schedule surgery, and dates are confirmed on a rolling basis. Final payment is due at least 10 days before surgery. If you cancel, the 25% deposit is non-refundable. Any additional payments (the remaining 75%) will be refunded minus merchant fees, including a 4% credit card fee, restocking fees for garments, and fees for payments made through CareCredit or Alphaeon. Cash payments will be refunded by check from Godwin Plastic Surgery Center.

**\*Cancellation Policy:** Please select surgery dates that work for your schedule, as deposits are **non-refundable**. Rescheduling a second date within **45 days** of the original date incurs a **\$250 fee**, and a third reschedule incurs a **\$500 fee**. Cancellations within **2 weeks** of surgery will incur a **\$1,000 fee**. No-shows without notice will forfeit the deposit and require a new deposit to reschedule. Cancellations disrupt the facility, anesthesia providers, and Dr. Godwin, and prevent other patients from utilizing available dates. Your understanding and courtesy are appreciated.

**\*Aesthetic Procedures:** Fees for aesthetic treatments like BOTOX, injectables, chemical peels, laser hair reduction, IPL, laser skin resurfacing, and similar procedures are priced either per treatment or as a package and must be paid in full at the time of the appointment. To receive the discounted package price, the full price of the package must be paid upfront. Treatments and treatment series are non-refundable, and financing is not available for these services.

**\*Billing questions:** We are happy to address any questions or concerns about our billing policies. To provide the best clinical care, we primarily employ clinical staff and outsource our billing. While our billing company is fully credentialed, delays or errors may occasionally occur. Our practice is regularly audited by Medicare and our contracted insurance companies to ensure proper billing and coding

**\*Returned Checks:** A \$35.00 service charge will be applied to your account for all returned checks. In the event of nonpayment, the patient is responsible for collection fees including attorney fees and contingent fees to collection agencies.

**\*Refunds:** Upon payment of all claims, it is our policy to refund all credit balances over the amount of \$5.00. Balances of less than \$5.00 will be refunded at patient request.