



Plastic Surgery & Dermatology Associates (PSDA)

Payment Process for Dr. Lowe's Cosmetic Procedures

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Patients frequently have a number of questions regarding the payment process and fees associated with cosmetic procedures. The following information is intended to give cosmetic patients the information needed to be informed consumers. We always encourage patients to compare our fees with other board certified physicians providing similar services. Our goal will always be to provide superior care at a reasonable price.

Dr. Lowe believes that cosmetic surgery is something you want not something you need. He does not think that it is a good idea for patients to go into “debt” for elective cosmetic procedures. It is important to remember that complications related to cosmetic surgery may not be covered by the patient’s medical insurance. Our office can provide financing information through a respected vendor and may mandate patient participation in a cosmetic surgery insurance plan.

On the initial cosmetic visit a consultation fee will be obtained and on the second pre-operative visit no fee will be incurred as long as it relates to the same topic within one year. Often, Dr Lowe will credit a portion of this consultation fee to the surgical fee. If the patient misses the initial appointment without cancellation within 24 hours, the office reserves the right to increase the consultation fee on subsequent visit.

In-office procedures must be scheduled through the office coordinator on designated “procedure days.” Products such as Restylane and Botox must be stocked in advance and their cost may change based on manufacture’s supply and inventory. Patients should contact our office a week before a procedure to confirm the quote for in-office procedures.

A procedure or surgical quote will be given to the patient based on their discussion with Dr. Lowe. This quote is an estimate that may be subject to regular updates or changes in fees by both the office and the hospital. Most quotes are based on the complexity and time estimate for the procedure; and,

therefore, may be different for different people. Some fees such as lab work, pathology, extra procedures, or unexpected stays are not included on the quote sheet.

Cosmetic surgery fees are not submitted to the patient's insurance company and all of Dr. Lowe's fees must be paid two week prior to surgery. It is the patient's responsibility to make sure all fees are paid fourteen (14) days prior to surgery. **If the surgical fee has not been fully collected 10 days in advance of the surgery date, the surgery will be cancelled.**

The patient must cancel cosmetic surgery within 10 days of the procedure date to avoid a service fee, after that point the office and hospital reserve the right to keep a portion of the quoted fee due to the late cancellation. **In these cases, Dr. Lowe's office reserves the right to retain up to 50% of the quoted professional fee.** Failure to comply with practice policies such as tobacco cessation could also result in this service fee. If Dr. Lowe elects to cancel your surgery or it is cancelled for legitimate medical reasons no significant fees will be incurred.

Most surgical patients require pre-testing that must be completed prior to the surgery date. The patient quote does not include surgical pre-testing, such as EKGs or Chest X-rays. We encourage patients to bring recent lab work and reports during their office consultation and pre-testing. Some pre-testing can be performed as part of a yearly physical and may be covered by the patient's medical insurance.

Patients with significant medical conditions should provide Dr. Lowe with a pre-operative note from their primary care physician or cardiologist. Dr. Lowe prefers that all his patients have active medical insurance prior to undergoing any cosmetic surgery procedure, and he usually requires patients to participate in a mandatory cosmetic surgery insurance plan.

If you have any questions regarding your quote or payment process do not hesitate to contact our office directly. Dr. Lowe will make every effort to be reasonable and fair regarding the payment process particularly when unexpected events occur. Please, check with our office periodically for updates to this and other practice policies - (405) 749-4227.