

*Jerome Lamb, M.D.*  
Plastic & Reconstructive Surgery

**DISCLAIMER/FINANCIAL POLICY**

- Prepaid charges for procedures considered reconstructive, unable to be preauthorized for insurance benefit.
- Procedures involving a component of cosmetic surgery (non-insurance eligible) and reconstructive surgery (insurance eligible).
- Charges submitted to insurance following cosmetic surgery for potentially eligible coverage.

At times it is not possible to ascertain whether insurance reimbursement will be eligible for a component of your operation. When this occurs, a maximum amount out of pocket charge will be quoted and collected in advance.

This charge will usually be quoted at less than our usual and customary charge to insurance due to the overhead and labor intensiveness of the insurance collection process.

If asked to bill insurance, we will always bill our usual and customary charge (this will always be a greater amount than quoted as a prepaid amount). If you wish us to bill your insurance carrier, we will notify you of which amount we feel is cosmetic and which amount is reconstructive.

If monies are paid on the reconstructive balance, we will abide by your insurance carrier's usual and customary allowances and the percentage co-pay limits of your insurance policy. Co-pay will be limited to the cap charges we have quoted you prior to your surgery being performed. Incidental professional charges for unexpected pathology findings at the time of surgery will be billed and this will be exempt from capped charges. All such co-pay, co-insurance and deductible will still apply and be due by the patient for such events.

Patient \_\_\_\_\_

Staff \_\_\_\_\_

Date copy given to patient & placed in chart \_\_\_\_\_

**Midwest Plastic Surgery & Laser Center**  
4820 South Arrowhead Drive, Independence, Missouri 64055  
816.795.5262 fax 816.795.8979