

Insurance Coverage of Cosmetic Surgery

Before making the decision to have cosmetic surgery, you should investigate the total cost of your desired procedure. Insurance coverage will vary for each cosmetic surgery and insurance company policies will also differ. It is important to consider the financial aspects of surgery before making the decision. Knowing the covered costs by your insurance policy; as well as for which surgeries they will pay, will help you determine whether you can financially afford cosmetic surgery.

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American Medical Association as well as the American Society of Plastic Surgeons both provide guidelines to insurance companies. These guidelines are used to set the guidelines covering each surgery. Each insurance company then takes these guidelines to use them in order to interpret whether they will pay for the specific requested cosmetic surgery. This differs from one insurance company to another and potentially from one type of policy to another. Over the years, these guidelines have been altered and reinterpreted creating different standards. Procedures that were once labeled cosmetic are now considered reconstructive and others, that were at one time considered reconstructive, are now considered cosmetic.

An insurance company will determine if the particular requested cosmetic surgery fits their policies' guidelines for payment. If the surgery is desired for purely cosmetic reasons, typically it will not be covered. However, there are guidelines to help define whether a particular surgery is cosmetic surgery or surgery needed to correct a medical problem. If you have an abnormality that needs correcting, the majority of insurance companies will cover all or some part of the surgery. Additionally, if surgery will result in an improvement in your mental health, the insurance company might cover it.

Guidelines can

help an insurance company decide if abdominal surgery or liposuction will be performed with the goal of improving a person's health, or if it is desired for strictly cosmetic purposes. If you are considered obese and have back pain, or other related problems and it is indicated that abdominal surgery will eliminate those problems, such surgery may be covered. Breast surgery is generally covered by insurance policies if the breasts are causing pain, are asymmetrical, or if you have lost a breast as a result of cancer or another surgery.

If you are seeking

surgery on some area of your face, the desired surgery generally needs to be related to some medical problem in that area. If the area causing you concern relates to birth defects, your surgery may be covered by insurance. The insurance carrier may approve payment for an imbalance in the face, abnormal functioning of the facial area, and vision problems. If the structure of your nose is interfering with your ability to breathe, rhinoplasty may also be covered by insurance.

Typically, cosmetic

surgery costs a minimum \$2,000, with \$5,000 being considered average, and some surgeries cost greater than \$10,000. The surgery cost will depend on how complicated your surgery is. If you are unable to pay the cost of the surgery, but your doctor's opinion is that it will improve your health, your insurance company may still approve payment. Finding a company that has policies that meet your cosmetic surgery needs, can help you to make the necessary changes to your body. Consulting your doctor prior to

contacting the insurance company will help both of you to prepare for questions the company may pose.