



Financial Policies for Insurance Covered Reconstructive Surgeries

As patients approach surgery, they frequently have questions about their potential insurance benefits and coverage. The office of Drs. Bruno and Brown will work with you and your insurance carrier to maximize your coverage and minimize your out-of-pocket expense. We hope the following information will be helpful. Please read it carefully and feel free to ask us any questions should they arise.

Insurance Coverage

The benefits paid by insurance companies for reconstructive plastic surgery vary greatly from carrier to carrier and plan to plan. Dr. Bruno and Dr. Brown participate with Medicare, Blue Cross Blue Shield PPO & HMO. Dr. Bruno also participates with Cigna HMO and PPO. We make every effort to work with your insurance company to determine if coverage exists and what your financial responsibilities will be. You will be subject to any deductibles, co-insurance, or co-pays as determined by your individual plan. You will be responsible and payment is due in full after your insurance company processes your claim. Often there is a patient portion after your insurance pays depending on your deductible. You are responsible for that balance at that time.

Prior to your surgery, please discuss all arrangements regarding payment of your account with us. If you need assistance with any financial matters our office will be happy to assist you.

I have read the above and have a full understanding of my financial responsibility with the office of Drs. Bruno and Brown.

PATIENT SIGNATURE _____ DATE _____