

## Healthcare Policy Document: Plastic Surgery

### Insurance Coverage for Plastic Surgery:

Plastic surgery procedures covered by insurance are limited to those deemed medically necessary.

Prior authorization from the insurance provider is required before undergoing any plastic surgery procedure.

Cosmetic procedures, such as elective surgeries for aesthetic purposes, are generally not covered by insurance.

### Claim Process:

Upon completion of the plastic surgery procedure, the healthcare provider will submit a claim to the insurance company.

The claim should include detailed information about the procedure, medical necessity, and any supporting documentation.

Claims for covered procedures will be processed within the stipulated time frame outlined by the insurance provider.

### Required Documents for Claim:

Medical records documenting the need for the plastic surgery procedure.

Physician's recommendation or referral for the surgery.

Any pre-authorization forms obtained prior to the surgery.

Itemized billing statement from the healthcare provider.

### Charges and Total Coverage:

Patients are responsible for any co-payments, deductibles, or out-of-pocket expenses as per their insurance plan.

Charges for non-covered procedures or elective cosmetic surgeries are the sole responsibility of the patient.

Total coverage for medically necessary plastic surgery procedures is subject to the terms and limitations of the insurance policy.

### Insurance Claim Policy:

Plastic surgery claims up to Rs. 5,00,000 are eligible for reimbursement upon approval of medical necessity. Submit detailed claims with required documents. Co-payments, deductibles apply. Elective cosmetic procedures are excluded. Contact insurance for assistance.

### Policy Summary:

Insurance coverage for plastic surgery is contingent upon medical necessity and prior authorization.

Patients must adhere to the claim process and provide all necessary documentation for reimbursement.

Elective cosmetic procedures are typically not covered by insurance and require full payment by the patient.

This policy document serves as a guide for understanding the insurance coverage, claim process, charges, and total coverage related to plastic surgery within our healthcare network. For further inquiries or clarification, please contact our insurance department.