



Does Health Insurance Cover My Cosmetic Surgery?

HUNTINGTON BEACH, Calif., Aug. 19, 2020 /PRNewswire/ -- Many Americans are unaware that their insurance provider can fully cover the cost of a wide variety of cosmetic enhancements and surgical procedures if it improves a person's health or are part of a reconstructive process. When someone is diagnosed with breast cancer, for example, breast surgery to reconstruct the breast tissue is required by law after a patient has a mastectomy.

In many cases, a cosmetic procedure can improve the health of a patient who has been in an accident or suffers with a physical issue that makes their day to day life more difficult. Surgeries for chronic pain, such as breast reductions for patients who experience moderate to severe pain due to their breast development, may be covered in full by insurance. Birth defects like cleft palates, warts that impede vision, and similar issues may also be covered. A severely hooded eyelid is another example of a cosmetic procedure that hinders someone's health by partially obscuring a person's vision and while a blepharoplasty isn't fully covered by insurance at least part of the procedure can be financially taken care of.

Additionally, surgeries for people with sagging skin due to weight loss and gastric bypass (such as panniculectomy, brachioplasty and in some cases a butt lift) may also be covered by insurance providers. Excess loose skin can lead to a variety of issues including bacteria build up, yeast infection, ulcers, and back pain which deems this procedure to be more medically necessary and less as a cosmetic issue.

Other procedures that may be covered by insurance but aren't necessarily cosmetic include one that addresses a deviated septum which can impede on a person's ability to breath and can contribute to a higher rate of infection. While insurance will cover the cost to fix a deviated septum (done typically at the same time of a rhinoplasty) the procedure to cosmetically alter the nose would not be covered.

In general, if the surgery is merely meant to enhance a cosmetic feature or is an enhancement that may improve the confidence or mental health of someone - that procedure may not be covered by insurance. Surgeries that solely focus on bettering the health of a patient and address specific medical concerns are the ones often covered in part or full by insurance providers.

As with each and every individual's circumstance varies so do healthcare providers, their accessibility, and the plans they offer. It's important for you to speak with both your surgeon and your insurance company to confirm the cost and planning of your next procedure. Your insurance company and the doctors you work with are the only ones who can provide you with direct information for your plans.

Typically patients undergo a certification process and will need to have their reconstructive procedures pre-certified. You can learn more about procedures, insurance details, and reconstructive surgeries by visiting COAST Surgical Center at their website: www.CoastSurgicalCenter.com – To speak with one of their representatives or for more information, call 855-A-NEW-YOU (855-263-9968).