

## Breast Implants Surgery and Your Insurance

Breast Implants Surgery and Your Insurance &nbsp; It is a popular common knowledge that insurance companies do not pay for cosmetic or aesthetic surgery of any kind. You also hear that some companies may pay for some types of reconstructive or other necessary plastic surgery. Thus good health plans, becoming fewer and fewer, will pay for plastic surgery to a face disfigured in an accident or fire. Moreover, most insurance plans will pay for breast reconstruction after a mastectomy. Also some plans may pay for removal of burst or ruptured breast implants. In fact this and other breast augmentation dangers may be why insurance companies may reconsider your policy if they discover you have had implants placed in your breasts. When, an insurance company pays for breast implant extraction it will not pay for any implant replacement. If the patient wishes to do that, it is again out of pocket cost. I know of no plan which will pay for elective luxuries like breast enhancement. So you negotiate with your plastic surgeon - pay out of pocket and think that "that's that." Unfortunately what most people do not realize is that by having breast implants used in any breast augmentation operation you put yourself at risk of losing your health insurance coverage, or at the minimum having your insurance rates raised. Therefore before having any breast augmentation surgery you need your your health insurance company to answer the following questions : Does my policy cover the costs of the implant surgery, the implant, the anesthesia, and other related hospital costs? To what extent? You may be able to piggyback the anesthesia with a covered procedure. I know one lady who had a face lift and breast augmentation in a single session and saved a huge amount of recovery time as well as money, but it was all out of pocket expenses. Does it cover the cost of detecting or treating a complication as a result of either the implant or the reconstruction? To what extent? Note you may need an MRI to find out if an implant has ruptured. Does my plan cover the extraction and replacement of the implants if this becomes necessary? To what extent? Will there be an increase in my insurance premium? To what extent? Will my future coverage be affected? To what extent? All these are important factors that you need to take in consideration before going ahead in your procedure

### About the Author

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