

## NPS- FAQ for Insurance Covered Surgery

### Where will my surgery be? We operate out of 2 hospitals and 1 surgery center

1. NCH North Naples Hospital, 11190 Health Park Blvd, Naples, FL, 34110 (2-hour early arrival)
2. Bonita Springs Surgery Center, 12871 Trade Way Drive, Suite #12, Bonita Springs, FL 34135 1 hour early arrival)
3. Physicians Regional Healthcare, 8330 Collier Blvd, Naples, FL 34114 (90 min early arrival)

### Are there instructions for after surgery?

Pre and Post Surgery Guide and Consents: A “Pre- and Post- Op” Guide which will cover many of your questions can be found [here](#).

### Do I need Medical Clearance?

If your surgery is scheduled at NCH North or South (no matter what age) You will need to complete a pre-admission testing appointment at NCH North prior to your surgery. Your surgery coordinator will schedule this for you.

Patients 50 and older having surgery at PRMC Collier: Please ensure your medical clearance appointment is scheduled within 30 days of your surgery date. This will be done separately through your primary care physicians office. The order for these tests will be provided by your surgery coordinator

If you can't find your medical clearance forms, please click here:

[Patient Resources](#) | [Naples Plastic Surgery](#) | [Dr. Gardner](#) | [Dr. Baccaro \(gardnerplasticsurgery.com\)](#)

### I see a specialist; do I need specialty clearance?

Patients' w/ Specialty Physicians: We do require additional clearance from a specialist if you have cardiac, pulmonology or neurology needs regardless of your age. Your surgery scheduler will provide you with the orders to take to your specialty physician.

**Do I need a mammogram to have breast surgery?** Patients 40 and older having breast surgery: Please make sure you have provided us with a copy of a mammogram dated within 1 year of your surgery date. **IMPORTANT:** *Please do not wait until the last few weeks prior to surgery to schedule this. Additional testing may be required, which can take weeks to schedule, causing delays with your surgery date.*

**Where do I go to find out more information on Breast Implant safety:** Please read and sign the Silicone Block Box Consent which is a document that patients are required to review and sign before receiving breast implants. It ensures patients understand the risks, benefits, and potential complications of the procedure. If you haven't signed off on the Silicone Black Box Warning, please click here to do so, this will be required prior to all breast implant conversations/surgery:

[Silicone Black Box Check List](#)

### Can I cancel my surgery last Minute?

It is very important that all our patients fully understand their financial obligations, time obligations for appointments and recovery prior to undergoing surgery with Naples Plastic Surgery. Once your surgery is scheduled, the operating room is reserved for you and is no longer available to other patients. **Please**

be advised that insurance surgeries cancelled within 3 weeks of surgery will be charged an out-of-pocket fee of \$500 unless not medically cleared, cancelled by the doctor or due to an emergent situation.

**Why do I owe money if insurance covers my surgery?:** The cost of your surgery depends on your individual insurance benefits, which can vary from patient to patient. Some patients may have a deductible, while others may not, leading to differences in pricing. A **deductible** is the amount you are required to pay out-of-pocket for medical expenses before your health insurance begins to cover costs.

For surgery, this means:

- If your deductible hasn't been met yet, you'll need to pay a portion (or all) of the surgery cost until you reach your deductible amount.
- Once your deductible is met, your insurance will start covering a percentage of the costs, and you'll pay any required **coinsurance** or **copayments** based on your policy.

For example:

- If your deductible is \$1,000 and you haven't paid any of it yet, you'll need to pay the first \$1,000 of the surgery cost yourself.
- After that, your insurance kicks in, and you'll only pay your share (e.g., 20% coinsurance) as outlined in your plan.

Every insurance plan is different, so it's important to check your policy for specific details.

**Will I owe Operating Room and Anesthesia Fee's?** As mentioned earlier, your OR and anesthesia fees will also depend on your insurance benefits. The hospital where your surgery is scheduled will contact you approximately one week before your procedure to collect their fees. Please note that if these fees are not paid prior to surgery, the hospital may cancel your procedure.