

A woman with long, wavy brown hair and round glasses is shown from the chest up. She is wearing a brown cardigan over a dark top and is holding a white mug. She is looking off to the right with a thoughtful expression. The background is a blurred cafe or restaurant setting with wooden tables and chairs.

## PLASTIC SURGERY AND INSURANCE



Plastic surgery has a relatively unique relationship with most health insurance plans. This can make things very confusing for patients.

Most healthcare procedures are at least partially covered by your health insurance. That's not necessarily the case when it comes to plastic surgery. Some types of operations may be covered; others may not. It can be understandably difficult for patients to know ahead of time which procedures are authorized and which must be entirely patient-funded.

Much of the distinction comes down to whether the plastic surgery procedure is a function or cosmetic purpose driving treatment. But even that distinction allows for plenty of gray area and confusion.

## Insurance for Plastic Surgery Can be Confusing

Plastic surgery is the repair, refinement, or replacement of tissue to improve the form or function of the body. It's a very broad area of medicine, and people undergo plastic surgery for a wide variety of personal and medical reasons.

**Whether your insurance company will cover a particular plastic surgery procedure will very much depend on the specific surgery you are undergoing and your reasons for wanting that particular treatment. You will be surprised how much insurance companies will cover even if a surgery is elective.**

This can be frustrating and confusing for patients. It may feel as though your insurance company is intentionally trying to make things challenging for you. The reality is that everyone's health insurance will be a little different. Before any plastic surgery procedure, you should check with your insurance company to see what your coverage looks like. You may also want to talk to your surgeon about the specifics of your procedure—and how this might impact your insurance authorization.



## What is Not Likely Covered by Insurance

In general, procedures performed for aesthetic or cosmetic purposes only will likely not be covered by health insurance. This would include procedures such as tummy tuck, liposuction, breast augmentation, facelift, and more. In general, this means that:

Patients will incur 100% of the procedure's financial responsibility.

Patients may opt to use financing options to cover their financial responsibility.

The total out-of-pocket cost of the procedure will depend on your surgeon, the venue of your surgery, and the specifics involved in your care.

It is important to point out that if you experience complications from a cosmetic plastic surgery your primary insurance will not cover the treatments to fix those complications. It is important to talk to your surgeon about additional insurance coverage that will cover any complications.

Before you undergo cosmetic plastic surgery, it's a good idea to talk to your insurance representative to make sure you understand all aspects of what your plan will and will not cover.

Procedures that are not likely to be covered by insurance include:

Breast lift

Breast augmentation

Tummy tuck

Facelift

Liposuction

Cosmetic rhinoplasty

Injectables and filler treatments



## What is Likely Covered by Insurance

In general, your health insurance will likely provide coverage for reconstructive or function-improving plastic surgery procedures. This could include:

Reconstruction after a traumatic event.

Reconstruction after a cancer-related diagnosis and treatment  
(ex: breast reconstruction after mastectomy).

Elective surgery to improve how your body functions.

Procedures such as breast reconstruction surgery are almost always covered by your health insurance. This will typically also include all treatments related to your breast reconstruction. For example, patients who undergo a single mastectomy may also require a breast augmentation procedure on the contralateral side in order to ensure symmetry. This would likely be covered under most insurance plans.

**However, it's exceptionally important to check with your insurance company to ensure your plan covers your procedure. Every insurance plan is a little bit different.**

Even when procedures are covered by insurance, there may still be a patient financial responsibility to consider. Make sure to talk to your insurance company concerning your deductibles and out-of-pocket limits.





## Where There May Be Some Gray Area

Of course, there are also some procedures that fall into a gray area—that are both cosmetic and function-improving. Insurance may cover these procedures sometimes, but not others. Examples of these procedures include:

**Breast reduction:** A breast reduction is often covered by health insurance because it can result in fewer headaches, less neck pain, and less back pain. But there are sometimes caveats to this (for example, most insurance carriers require a specific threshold of breast volume to be removed in order to cover the procedure).

**Botox injections:** In general, Botox injections are used for cosmetic purposes to reduce the signs of aging. These uses would not be covered by insurance. However, Botox can also be used to treat disorders such as migraines or TMJ. When Botox is used in this therapeutic fashion, it may be covered by your insurance plan.

**Gender Affirmation Surgery:** Some insurance plans may cover M-F or F-M gender affirmation surgery. This varies considerably based on your insurance plan.

The American Society of Plastic Surgery has created a list of coverage recommendations for these “gray area” procedures. This resource is intended to guide the decisions of insurance companies, and so it may provide patients with a good starting point. However, it's important to check with your own individual plan to see what's covered and what's not. In some cases, pre-authorizations may be required before treatment can begin.



## Make Sure to Talk to Your Insurance Company

Everyone's insurance is going to be a little bit different. Even within the same company, what's covered under one plan type may not be under another—or it may be covered very differently.

Usually, you can contact your insurance companies and ask them about your procedures long before they occur. But sometimes the nuances of what's covered can change from year to year, so it's a good idea to stay up to date on those changes if they occur.

Contrary to popular belief, plastic surgery can indeed sometimes be covered by insurance. This can be a huge relief to patients. Whether your procedure is covered or not, knowing ahead of time can help you plan—and more effectively achieve your plastic surgery goals.

## Additional Plastic Surgery Resources

Still have some questions on plastic surgery? These resources can help you learn even more about this procedure.

<https://www.theaestheticsociety.org/>

[www.plasticsurgery.org](http://www.plasticsurgery.org)

[RealSelf: Research Cosmetic Procedures & Find a Doctor](#)



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