MORPHO
摩芙整形

INSURANCE POLICY
保险单

While we enjoy helping patients and will accept all PPO insurance policies, we are unfortunately an out-of-network provider with these insurances. The significance of having Dr. Perry Liu and/or Associate as your plastic surgeon depends on your insurance company and insurance plan. The situation is different with every patient.

我们非常愿意帮助患者，并接受所有 PPO 保险政策；遗憾的是，我们只是这些保险的网络外服务提供者。是否选择 Perry Liu 医师和/或副外科医师作为你的整形医师，取决于你的保险公司和保险计划。每个患者面临的情况各不相同。

Important aspects of your insurance pan include the following
保险计划包含以下重要方面：

- Do you have Out-of-Network Benefits
  你是否有网络外优惠
- Annual Deductible
  年度免赔额
- Insurance Co-Payments for Specialist Office Visits
  专家门诊就诊的共同支付
- Co-Insurance
  共同保险
- Out-of-Pocket Maximums
  自付最高限额

With certain corporate insurance plans, we have been successful authorizing surgeries as if we were an In-Network Provider. This means that the insurance company will hold you to Co-Pay. Some of these insurance companies include:

根据某些公司的保险计划，我们可以像网络内服务提供者一样，成功获得手术保险的授权。这意味着，保险公司将实行共同支付原则。这些保险公司包括：

- United Healthcare
- Cigna
- Aetna
- HealthNet
- Certain Out-Of-State Blue Cross/Blue Shield plans
  特定州外蓝十字蓝盾医保计划

Our staff is experienced with these insurance issues and can help you navigate and determine your insurance benefits and/or financial liabilities from having surgery. If your policy plan has significant out-of-pocket costs, we are also happy to work with you on this through payment plans. We are also happy to work with you and help you get your procedure covered with the least amount of financial burden to you. Our primary goal is to help you.

我们的工作人员对这些保险问题有丰富的经验，可以给你指导并帮你确定进行手术可能享受的保险福利和/或财务责任。如果你的保险计划中有大额的自付费用，我们也非常愿意通过支付计划，和你一起解决这个问题。此外，我们很高兴与你一起合作，并帮助你让治疗获得保险支持，从而将你的经及负担降至最低。我们的最终目的是为你提供帮助。