



MORPHO
PLASTIC SURGERY

INSURANCE POLICY

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(s) as your plastic surgeon depends on your insurance company and insurance plan. The situation is different with every patient.

Important aspects of your insurance plan include the following

- Do you have Out-of-Network Benefits
- Annual Deductible
- Insurance Co-Payments for Specialist Office Visits
- Co-Insurance
- Out-of-Pocket Maximums

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:

- United Healthcare
- Cigna
- Aetna
- HealthNet
- Certain Out-Of-State Blue Cross/Blue Shield plans

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.