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## **INSURANCE-LIABILITYWAIVER**

Dear Patient:

Prior to surgery we will verify your insurance coverage to confirm you have active coverage. Your insurance carrier will pay for "reasonable and necessary" expenses under the terms of their contract with each individual employer. If an insurance carrier determines that a particular service, although it would otherwise be covered, is "not reasonable and necessary" under their program standards, they will deny payment for that service.

You will be responsible for:

- Any service your insurance company determines is "not reasonable and necessary"
- Your specified deductible
- Your coinsurance
- Services that do not have the proper referral from your primary care physician
- Cosmetic surgery fees and all fees related to cosmetic procedures done at the same time as insurance paid services.

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Patient Signature

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Print Name Date