



AMERICAN SOCIETY OF  
PLASTIC SURGEONS®

# Binding Non-Assignment



## Irrevocable Non-Assignment

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Plastic surgery is a choice. It is usually not covered by health care insurance companies. Patients who require surgery to improve their appearance try to get coverage for surgery. They argue that they have functional problems that can be fixed by surgery covered by their health care insurance. This is a liability when a patient claims insurance afterwards. The major downside is that you may have to accept what insurance pays for the procedure if you have a contract with the insurance company. In such a case, you may not be able to recover payment for office-based facility fees if you do not have an agreement with the carrier. It means that you are assisting with a fraudulent claim by attempting to cover aesthetic surgery.

For example, a weight-loss patient may opt for body-shaping surgery. His/her goal is to make the loose skin look better and treat a skin rash. The surgery may seem cosmetic. However, the patient insists you bill the insurance company. You could be forced to do the procedure if insurance covers it.

In such cases, a binding non-assignment form can protect you from a patient who is claiming insurance for an elective surgery. By signing this form, patients state that they will not try to recover costs or legally bind the surgeon to accept payment from an insurance company.

