

# PACIFIC PLASTIC SURGERY

a medical corporation

DOUGLAS J. MACKENZIE, M.D.

## Financing Plastic Surgery

Dear Patient:

Thank you for your interest in my plastic surgery practice. I am including this letter in my patient welcome package to specifically address the issue of financing for plastic surgery.

We are certainly living in interesting times with the global financial crisis affecting all of us in one way or another. I do want my patients to realize that aesthetic plastic surgery is elective. I don't want anyone to jeopardize their financial security by spending money on elective surgery unless they can afford it, or are in a comfortable position to handle the debt they might incur by financing it, whether by credit cards or other means such as CareCredit.

If you are considering plastic surgery and will need to finance it, it is best to investigate your options *before* you come in to the office. Obtaining credit is much more difficult than it was even a year ago. We are seeing many patients, particularly young patients, with steady jobs and good credit who come in for consultation and then apply and get denied credit, even with co-signers.

Here are some steps I would suggest you take before you come into the office:

- 1) Get an idea of what the procedures you are interested in will cost. You can find this information out on the Internet, or call our office. You won't get an exact amount before your actual consultation, but at least you'll get a ballpark amount.
- 2) Ask yourself whether you will need to finance some or all of the amount.
- 3) Apply online at [www.carecredit.com](http://www.carecredit.com) with the amount you will need to finance. Consider a co-signer if necessary.
- 4) If you get denied, you can explore other options or delay the surgery until your financial situation improves.
- 5) Please contact us if you have more questions, or need to delay or cancel your consultation.

Sincerely,

  
Douglas J. Mackenzie, M.D.