

How to Afford Plastic Surgery

The universal rule of every aesthetic surgical practice is that full payment is due in advance. Perhaps you've carefully saved money toward your goal of having cosmetic surgery in order to look and feel your best. But even if you aren't currently prepared to pay up front, you may not need to put your dream of a new-and-improved you on hold. We'll briefly explore some alternate ways to help make plastic surgery more affordable for almost everyone.

Please note that the following content is for informational purposes only. ISAPS does not endorse any specific lender, financing agency or payment method.

Insurance

Generally, neither public nor private insurance systems cover the cost of aesthetic surgery. However, you may be able to qualify for coverage if your surgery is determined to be medically necessary. Blepharoplasty (eyelid surgery), for instance, can improve vision. Other examples of necessary aesthetic procedures might include:

- Breast reconstruction following damage caused by illness or surgery.
- Breast reduction to improve physical/mental health.
- Rhinoplasty to repair a deviated septum.
- Scar removal.
- Face and body reconstruction after surgery or accidents.

Financing and credit

Depending on the strength of your consumer credit in your country of residence, you may qualify for a personal loan that you can apply toward the cost of plastic surgery. Be aware, however, that private lenders and credit cards often charge high interest rates, and there may be conditions that limit what you can spend the money on. Some credit cards and professional financing companies extend lines of credit specifically for procedures not normally covered by medical insurance, including aesthetic surgery. Be sure to fully inspect and understand the terms and conditions of any financing agreement with your lender BEFORE signing it. Any lender or practice that offers prices, financing agreements or interest rates that sound "too good to be true" should be examined very closely, and usually avoided.

Going Abroad

There are several reasons that some nations are popular [medical tourism](#) destinations. They may offer specialized procedures that are difficult to find elsewhere. South Korea, for example, is the top choice for patients who desire plastic surgery in order to look more like their favorite celebrities. Other countries, including Turkey, Thailand, Costa

Rica, Brazil, Singapore and Venezuela offer an attractive combination of highly skilled surgeons, affordable prices and (of course) plenty of holiday resorts where you can relax and recover in comfort.

It's essential to find out as much as you can not only about the surgeon and practice you're considering, but also the laws and safety standards that govern aesthetic surgery in your destination country. ISAPS offers detailed [guidelines for plastic surgery tourists](#).

Generally, it's best to wait until you have enough money to pay the complete cost of aesthetic surgery before scheduling a procedure with a board-certified professional. That way you don't have to worry about less-than-perfect results from a less-qualified surgeon, or take on the added stress of debt. Your financial planning should be as thorough as your research into which procedure(s) and board-certified plastic surgeon(s) are best for you. The benefits to your appearance, and your bank account, will be worth the wait.