Plastic surgery financing

Everyone knows that plastic surgeries and other cosmetic procedures are expensive and health insurance does not cover most of them. Because of that reason, many people put off plans for having surgical or nonsurgical procedures. Fortunately, plastic surgery financing makes procedures affordable for those, who do not have enough money for that.

There is several plastic surgery financing options for patients. Firstly, the surgeon can offer you to fill out the loan application during the consultation. The biggest advantage of this option is that you will receive loan approval almost immediately. Secondly, you can research for the plastic surgery financing by your own. This option enables you to find the best financing rates.

Funded procedures

Plastic surgery financing can cover almost surgical or nonsurgical treatments. More to say, it is impossible to cover two or more surgeries at the same time. Here is an approximate list of procedures that can be financed:

- Breast augmentation /Breast reduction
- Gynecomastia
- Liposuction
- Rhinoplasty
- Laser eye surgery
- Tummy tuck
- Blepharoplasty
- Facelift
- Chemical peel
- Laser skin resurfacing
- Hair transplantation
- Dentistry
- Vasectomy /Tubal ligation
- Infertility
- Bariatric surgery

How much can I borrow?

Statistics shows that one in every four Americans can pay for surgical or nonsurgical procedure $500 and more. Many financing companies can offer loan from $1000 to $25.000. In addition, there are several month plan options – you can pay from 1 year to 60 months. Monthly payment depends on the amount of borrowed money, the length of time needed for repayment and credit ratings.

Interest rates for plastic surgery financing

The interest rates are based upon the credit history. Patients with a very good credit history can get the lowest interest rate. Many financing companies offer to have option for a 0% or 1.9% interest rate. However, usually, plastic surgery financing companies offer interest rates from 5.99% to 24.99%.