

The Park & Rebowe Clinic for Plastic Surgery

Out of Network? You May Still Have Options With Park & Rebowe

Important: Being listed as “out of network” does not always mean you cannot receive covered surgical care from Park & Rebowe.

At The Park & Rebowe Clinic for Plastic Surgery, our priority is providing exceptional, personalized care to patients across the Gulf Coast.

As part of ongoing changes in the healthcare and insurance environment, our practice and providers - Christopher A. Park, MD, Ryan E. Rebowe, MD, Matthew May, MD, and Lindsey Beville, PA-C - may be considered out of network with some insurance plans.

This means your insurance company may list our doctors and providers as “out of network.” We want to make sure you **understand your options**. Importantly, this does not always mean you cannot receive care from us.

What this may mean for you

For some covered, medically necessary surgeries, you may still be able to have your surgery performed by Park & Rebowe at an **in-network hospital or surgery center**. When this applies, your cost may be limited to your normal **in-network patient responsibility**. This usually means your in-network deductible, copay, or coinsurance.

In simple terms: Even if Park & Rebowe is out of network with your insurance plan, you may still be able to receive covered surgical care from us at your **in-network benefit level** when the surgery is performed at an in-network facility and the case qualifies under your plan and applicable patient protection rules.

If your case qualifies, you generally should not be responsible for paying the difference between what we charge and what your insurance pays. That payment issue is typically handled between our office and your insurance company, not by billing you for the difference.

How our team helps

Because every insurance plan is different, our team reviews your situation individually. This review may include:

- Whether your surgery is covered by your insurance
- Whether the surgery is medically necessary
- Whether the hospital or surgery center is in network
- Whether prior authorization is needed
- Whether your plan includes out-of-network benefits
- What your estimated deductible, copay, or coinsurance may be
- Whether patient billing protections may apply to your case

Important things to understand

- Every insurance plan is different, so we cannot promise coverage or payment.
- Benefit verification and prior authorization are helpful, but they are not a guarantee that your insurance company will pay.
- Cosmetic procedures and services that are not covered by insurance are different and are handled as self-pay.

Please do not assume you have no options

If you have been told Park & Rebowe is out of network, please do not assume you cannot receive care from us. Our goal is to help you understand your options clearly before you make decisions about your care. Our commitment to patient care, safety, accessibility, and communication remains unchanged. We deeply appreciate the trust our patients place in us.

Questions? Call Park & Rebowe Clinic at (251) 340-6600 and let our team review your specific insurance plan, procedure, and facility options.