

DOCTORS, NURSES & MEDICAL PROFESSIONALS
ARE GOING INTO SPAS

BEAUTY AND MEDICINE
– NATURAL PARTNERS –
if Managed properly

By **SUSAN PRESTON**

Susan Preston is President of her own insurance agency, Professional Program Insurance Brokerage and Face and Body Professionals, both located in Novato, CA.

She has provided insurance and supplies to the permanent cosmetic and beauty industries for over sixteen years. In 2003 she started insuring lasers/IPLs for hair removal after studying the industry for 6 months and working with doctors and laser

experts to get underwriting guidelines. In 2005 medispa services including Botox, dermal fillers and medical peels were added to the program.

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Medispas and Day spas are proliferating. These spas combine beauty services such as facials, microdermabrasion and permanent cosmetics with laser services and medical procedures such as Botox, dermal fillers and sclerotherapy.

Doctors, nurses and medical professionals are going into this business in increasingly strong numbers to avoid the hassles of dealing with medical insurance and other types of paper intensive work.

Beauty professionals find they get more business being tied to the medical industry. Everybody wins.

Having offered an insurance program for medi spas for a few years, we now have a good sense of how to minimize risk that can be useful to all parties in this equation.

The foremost requirement for success is client disclosure. Each client must be advised in writing what their risks are. Doctors and medical professionals are used to doing this probably more than beauty professionals, but it is critical for success in a medispa. This form must be signed to be considered valid if a claim arises.

Most laser claims arise from hyper- or hypo-pigmentation. Every disclosure form needs to have this risk spelled out and the client advised it could take 3-6 months to heal the skin. Furthermore this should be stressed verbally and then the client be instructed to sign the consent where this is outlined. Every consent form for laser and chemical peels should spell this issue out.

SPA MANAGERS GET MORE BUSINESS TIED TO THE MEDICAL

Secondly and almost equally important is the issue of aftercare. One reason skin might not heal is if the client goes into the sun or has some other heat exposure after the laser or chemical peel procedure. Heat is the most likely cause of over-reacting skin. If the medspa has provided appropriate aftercare, the potential claim will be mitigated by the client's failure to comply with the written guidelines. Aftercare forms need to advise clients to avoid the sun for 1-2 months after the laser or chemical peel procedure and if they must go into the sun use a sunscreen with SPF 25 or greater.

Knowledge of the FitzPatrick or other skin typing scale is a must for anyone working with lasers or chemical peels. Finally, deal with client issues promptly. If the client makes financial demands asking for their money back or worse, don't ignore them. If they want a copy of their signed consent form give it to them. In fact, even if they don't ask, give them a copy to show them what they contracted for. If they want money back in less than 3-6 months, remind them they are still in the healing process. If they indicate they have distressed skin after that period of time get a picture or have them come in so you can get a picture.

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To make this even stronger, require the person affirm and sign on the consent form that they will comply with these aftercare guidelines.

Know how to skin type clients. It is an established fact that darker skin types have a harder time handling laser or other skin-traumatizing services. Modern lasers have settings for each skin type, however if the technician does not properly evaluate the client's ethnic history and skin type, a wrong laser setting could lead to hyper- or hypo- pigmentation. I would estimate that about 80% of our claims have to do with hyper- or hypo- pigmentation, many on Skin types 3-5.

If you have not already done so, turn in the claim to your insurance company. Under the PPIB program, our attorney run claims' administration company will help you with the issues and client correspondence

There is nothing more stressful than clients who are unhappy with the procedure they received from the medspa. By following these steps and giving proper information, the medspa can minimize or avoid financial losses and harassment from clients. ■