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Dear Valued Patient,

I am writing to let you know that my practice will be moving to a membership model starting March 20<sup>th</sup> 2021. If we bill insurance for your care, this change will affect you. (If you are a self-pay, or non-insured patient, your model will not change. You are welcome to be a contributor of any amount should you feel so moved.)

### **What is a membership model?**

First, rest assured that I will continue to bill the same insurance plans, so you will still be able to use your insurance to see me. (I am not creating an elite, boutique or concierge-type cash-only practice.)

A membership model means that every insured patient who comes here “joins” the practice by paying an annual fee of \$360. We also have a family option: If three or more people in your household are patients here and at least one is under age 25, your total annual membership fee is capped at \$900.

Membership helps to cover the many essential aspects of your care that cannot be billed to insurance. My goal is to have everyone established by May 31<sup>st</sup> 2021.

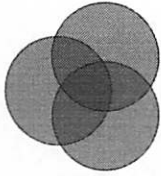
### **Why make this change?**

Changing to a membership model is critical to keeping my practice sustainable, viable and vibrant so that we can continue to be here for you. It provides a small amount of revenue to help pay for the important services we provide day-to-day that are otherwise completely unreimbursed.

I created my holistic practice in 2002 in order to practice medicine in a way that matches my values and honors my patients. A membership model allows me to keep providing the kind of care that you want from me and that I want to offer:

- Longer, more thorough office visits and physical exams
- Readily available acute and urgent care visits, often same day or within a day or two at most
- Punctual, courteous and efficient office services from friendly and available staff
- Access to us through email and the Elation portal

We are not willing to compromise on the quality care you receive here.



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Unfortunately, the current model of fee-for-service insurance reimbursement makes it very difficult for primary care physicians to sustain private practices. This is even more true for small practices like mine. Insurance companies pay only for seeing patients and billing for office visits. They do not pay for the other elements that support high-quality care, like the friendly, efficient office staff or our email exchanges with you about your treatment. On top of that, the rates paid by insurance companies have not changed in more than 10 years, while the costs of operating a small practice have continued to rise annually.

Most larger clinics compensate for this is by shortening visits, seeing many more patients in a day and funneling their primary care patients over to their specialists, who are reimbursed at higher rates. They also negotiate higher reimbursement rates per visit regardless of how little time they actually spend with the patient. Some charge "facility fees" to cover their overhead costs. A small practice like mine cannot negotiate higher insurance reimbursement rates, nor are we allowed to charge facility fees.

**How will the membership fee be billed?**

You will be billed annually on the 1<sup>st</sup> day of the month in which you established membership care with my practice.

The membership fee is an out-of-pocket expense. It is separate from your insurance, and insurance does not reimburse for it. If you have a health saving account (HSA), you may be able to seek reimbursement there. Please check the rules of your plan.

It is important to me to continue serving as your primary care provider. If membership creates financial hardship for you, please let me know at your next appointment so we can talk about options.

I welcome anyone who feels drawn to be a supporting member at any level to offer more than \$360 per year. This would allow me to continue to be accessible to some of those with financial hardship and also to provide courtesy care when the need arises.

It is my honor to be your doctor and to partner with you in protecting and promoting your health. Please reach out to me if you have any questions about our new model or how it affects you.

Sincerely,