

## LYNCH PRIMARY CARE

### FREQUENTLY ASKED QUESTIONS

#### What is concierge medicine?

Concierge medicine is a relatively new approach to the practice of medicine that addresses the most common complaints about medical care in our country – lack of access to primary care physicians and inadequate time with the doctor. A concierge practice limits the number of patients in the practice so the doctor can see each patient in a timely manner, each patient can have more time with the doctor, and appointments are kept on time and are not rushed. In order to allow the practice to limit the number of patients and promote a higher quality of service, the practice charges a flat annual fee. The annual fee covers all office visits and the majority of in-office tests and procedures. That means the doctor does not need to bill any insurance company, nor does the patient need to fill out or submit claim forms to any insurance company. It also means that there are no co-pays or hidden charges for patients to worry about.

#### What are the benefits of being a member of Lynch Primary Care?

There are many, especially for patients who need to see the doctor often to monitor a condition or coordinate multiple healthcare needs. However, Dr. Lynch believes that every patient deserves the best possible healthcare. Some of the main benefits of membership are as follows:

- Access to an experienced physician, who knows and understands your health history, your beliefs and preferences, your home and work situation and other pertinent aspects of your life, all of which need to be considered when making important medical decisions.
- 24/7 physician availability via cell phone, fax or email
- Thorough, comprehensive annual history and physical with emphasis on preventative healthcare
- Minimal waiting room time and personal attention
- Predictable cost - one flat annual fee, no co-pays or hidden charges
- Timely, conscientious coordination of patient care with specialists
- Electronic medical records available via web access through a secure link (in development)
- Copy of medical records available to you for traveling (hard copy or thumb drive)
- No insurance claim forms to fill out or file.

Best of all, when you are a member of Lynch Primary Care, your doctor works for YOU, not an insurance company. You get the care you need directly, for one flat fee. There is no need for the physician to participate in or bill any insurance plan. There is no need for you to file insurance claims.

#### What in-office services does the annual fee cover?

- All office visits for sickness or preventive health care
- Comprehensive annual medical history and physical exam focused on preventive care
- Weight management
- Vaccinations for tetanus, influenza and pneumonia

- Cortisone injections
- Phlebotomy (blood drawing) and electrocardiogram
- Fecal testing for blood and urinalysis
- Pulmonary function testing, including pulse-oximetry assessment
- Cryosurgery for precancerous skin lesions, warts, skin tags
- Repair of simple lacerations.

**What if I need to see a specialist?**

Because so many in-office services are provided, you will spend less time running from specialist to specialist. However, if the need for a specialist arises, Dr. Lynch knows most of the specialists in the area and refer to those who provide their patients with stellar care. The doctors or staff will coordinate your care with the appropriate specialist and expedite access, if necessary.

**I have health insurance. Why should I pay extra to be part of a practice?**

Having health insurance does not assure anyone that they will get quality health care. Patients still need a medical "home". They need someone to call "their doctor", someone who is well trained and accessible, a go-to person to guide them through the healthcare system. This is very difficult to achieve in today's typical rushed practices, and this is why concierge practices have become increasingly popular.

In order to offer the highest level of personalized care and access possible, Dr. Lynch has placed a cap on the number of patients in the practice. That cap ensures that he will be available to his patients whenever needed and that he can spend quality time with each patient.

**Do I still need insurance if I join the practice?**

Yes. A concierge practice is not an insurance plan and is not meant to replace your health insurance. In this practice, the physician has a personal agreement with each patient to provide medical care without restrictions, frustrations and piles of paperwork associated with insurance companies. However, you still need health insurance to help cover the cost of specialist visits, hospitalizations, lab charges, x-rays and other fees that typically arise outside of your primary care physician's office.

**My HMO requires me to have a Primary Care Provider (PCP). Can I still join the practice?**

If you belong to an HMO, a doctor in that HMO's network must act as your "PCP" for required approvals and referrals. You may still join Lynch Primary Care as long as you understand that for the purposes of your HMO, Dr. Lynch cannot act as your PCP.

**If I participate in a Preferred Provider Organization (PPO), can I still join the practice?**

If your health insurance plan is a PPO, you may join the practice. For PPO insurance purposes, Dr. Lynch is considered an "out of network" physician.

**Can I submit bills to my PPO for my own reimbursement if I join?**

Yes - you may submit bills (which we will provide to you upon request) to your insurance company for potential reimbursement if you wish. If you do submit a claim, the reimbursement will be yours to keep because you will have already paid your annual fee. Please note that since Dr. Lynch is an "out of network" physician, reimbursement may be less than that for "in-network" physicians. (Your PPO determines reimbursement levels as well as any applicable deductibles.)

**What if I am on Medicare? Can I join the practice?**

Medicare patients are welcome. You will enjoy the personalized care and unhurried pace of office visits. You will spend less time running from specialist to specialist and you will have more access to an experienced doctor who knows you and your entire medical history. You will also appreciate having the predictable cost of one flat annual fee for all of your office and in-hospital visits with the doctor. Please note, however, that Medicare does not reimburse patients for their visits to a concierge practice.

**Will Dr. Lynch take care of me in the hospital? Will my annual fee cover the hospital visits?**

Dr. Lynch will take care of you in the hospital. Moreover, the annual fee covers hospital visits by your Lynch Primary Care physician. Generally speaking, the doctor sees his patients who are in Upper Chesapeake Medical Center on a daily basis. If patients end up in another hospital, the doctor will be in close contact with the patient and their attending physician. At all times, Dr. Lynch will serve as your main physician and your healthcare advocate. He is also your reference source as needed.

Charges that are unrelated to the care provided to you by Dr. Lynch will be billed to you or your health insurance company. These include hospital charges such as room and board, specialist's fees, charges for medications, diagnostic tests, etc.

**Once I am a member of Lynch Primary Care, how can I reach "my" doctor?**

With the exception of vacations and unexpected emergencies, Dr. Lynch is available to his patients 24 hours a day. For routine or non-urgent matters, you have the option of calling the office or sending an email or fax. If you need to speak with your doctor regarding an urgent matter, you may contact him at the office during office hours, call him directly by cell phone after hours or contact the answering service. If the doctor is not able to take your call immediately, he will contact you as quickly as possible (usually within 10-15 minutes).

**What happens when the doctor is away on vacation or unavailable?**

In the rare instance when Dr. Lynch is away, he will make arrangements with an experienced Board Certified internist or Certified Nurse Practitioner to provide outpatient coverage. These professionals will have access to your records if needed and are as accommodating as possible.

**Can family and friends see the doctor?**

Lynch Primary Care is limited to members only, with two exceptions. As a courtesy to member patients, your Lynch Primary Care physician will see young adult children (ages 18-24) and your out-of-town guests in need of unexpected medical care on an as-needed basis. In these instances, the patient will be charged a reasonable fee for service and payment will be collected at the time of service. The office staff will provide paperwork so that these patients can submit insurance claims for later reimbursement.

**What is the fee for being a member of Lynch Primary Care? How do I pay the fee?**

The flat fee is \$1,600 annually (OR \$4.38 per day!). There are three payment plan options to choose from:

- 1) \$1,600 can be paid at the time of signing your contract and then yearly thereafter,
- 2) \$137\* can be made on a monthly basis, or
- 3) \$410\* can be made on a quarterly basis.

**NOTE:** Making monthly or quarterly installments does cost slightly more due to fees paid to the bank for automatic installment billing. New patients can become members in the practice by sending in their signed contract along with the first installment of whichever plan they chose.

*\* Any installment payments must be made using a credit card or other automatic payment source. If you choose to pay annually, \$1,600 will be due on the anniversary of your membership date.*

**Can I pay my fee through a Flexible Spending Account (FSA) or cafeteria plan?**

In most cases, the answer is "yes". These pre-tax funding accounts were established to cover non-reimbursed medical expenses, which would include the enhanced benefits and preventive care you receive in a concierge practice. For patients who prefer a concierge practice, combining a Flexible Spending Account with a high-deductible health insurance plan can result in substantial savings, as compared to traditional insurance plans. Please contact your accountant or health insurance plan administrator for more information. (The "PATIENT" section at the web site [www.simpd.org](http://www.simpd.org) does a great job of explaining how this works.)

**What if I move away or have to leave the practice? Will I be reimbursed some portion of the annual fee?**

Yes. If you need to leave the practice for any reason, you will be reimbursed on a pro-rated basis (\$300 of the fee is not refundable). You also will receive a complete copy of your medical records at no charge.

Please feel free to contact the office if you have any further questions.