

Frequently Asked Questions

What do you mean by a “Membership Practice”?

The “Membership Practice” model is one in which each patient who is a member of Dr. Sadikman’s practice pays an Annual Fee that covers most of the primary care received in-office, as well as enhanced services not normally available in a traditional medical practice, such as direct access to the physician by cell phone or email, same day or next-day sick appointments, unhurried office visits, short in-office wait time, and house calls/nursing home visits when necessary. There will be no other bills from the Practice unless you exceed the services covered by the Annual Fee, as explained below. This new approach is really a return to old-fashioned care. It is a smaller, more intimate Practice that allows you to have a personal relationship with your physician. The goal is to provide care that is more responsive, thorough, and individualized.

What does the Annual Fee cover?

Attached is a detailed description of all services covered by the Annual Fee.

How much is the Annual Fee, and what payment options are available?

The Annual Fee is \$1800 for each adult patient in the family, payable by credit card or check on an annual basis.

If a dependent child (age 6-30) of an adult member wishes to join, the Annual Fee for the child is \$500 payable by credit card or check on an annual basis.

Is the Annual Fee refundable if I move or simply decide that this Practice is not right for me?

Yes, the Annual Fee covers services available to you while you are in the Practice. If you leave the Practice for any reason, a pro-rata portion of the fee will be returned to you. If you have already received your annual comprehensive preventative health assessment and exam for the year, then \$350 will be deducted from any pro-rata refund owed to you.

Do I have to pay a co-pay?

There are no co-pays for services covered under the Annual Fee. The Annual Fee covers the annual comprehensive preventative health assessment and exam and 11 additional office/home/nursing home visits per year. (Home and nursing home visits are provided when clinically indicated and appropriate.) In the event that Dr. Sadikman is on vacation or attending a continuing medical education seminar, he will be covered by a qualified colleague who may submit a claim to your insurance company and may charge you a co-pay.

What if I need to see Dr. Sadikman more than the included 11 office visits?

For any office visits beyond those covered under the Annual Fee, the Practice will collect a fee of \$ 25

I already have good health insurance—why should I pay extra to join this Practice?

While most insurance plans cover primary care office visits and other services, patients often have difficulty in obtaining timely appointments with their doctor, and rarely have adequate time for their concerns to be fully heard and addressed. Despite their best intentions, physicians are frequently left feeling rushed and unable to fully address wellness and preventive health approaches.

Dr. Sadikman's membership model provides a level of personal service not generally found in a traditional primary care medical practice, including extended hours, direct access to Dr. Sadikman by cell phone and email, office visits of more than 15 minutes, house calls and nursing home visits, and true coordination of your care with specialists and other physicians handled personally by Dr. Sadikman.

Is this an insurance plan? Do I need to keep my existing health insurance?

This membership model is NOT an insurance plan, and you will need to keep your existing health insurance to pay for specialist physician services, laboratory tests not covered under the Annual Fee, x-ray and other diagnostic services not covered under the Annual Fee, prescription drugs, and hospitalizations.

Can the annual fee be applied towards my insurance plan deductible?

Because the Annual Fee pays for some services that are not covered by insurance, your insurance plan might not apply the Annual Fee towards your deductible. Each insurance plan may approach this issue differently, so if you have more specific questions, you should contact your insurance company representative. Dr. Sadikman can provide you with paperwork at the time of your annual comprehensive preventative health assessment and exam, or office visit, which you may be able to submit to your private insurance, **but not Medicare, TRICARE, or any HMO**, to seek out of network reimbursement. (Again, different insurers approach this differently, so check with your plan.)

I'm covered by Medicare. Can I still join Dr. Sadikman's new Practice?

Yes; however, because Dr. Sadikman has opted out of the Medicare program, Medicare will not cover any portion of the Annual Fee or any services provided by Dr. Sadikman that are charged separately outside the Annual Fee (e.g., visits exceeding 12 per year). Dr. Sadikman will not submit any claims to Medicare and you may not submit claims to Medicare for payment for any services provided by Dr. Sadikman. Dr. Sadikman may continue to write prescriptions and orders for lab, x-ray, and other services needed outside of his Practice, and your Medicare coverage will continue to cover all other physicians, hospitals, and labs. Participation in Dr. Sadikman's Practice will not affect your Medicare coverage for these other services in any way.

I'm covered by an HMO. Can I still join Dr. Sadikman's new Practice?

Yes; however, it is important to understand that Dr. Sadikman does not participate in any HMOs. If your HMO requires prior authorization from your primary care physician for referral and labs, Dr. Sadikman will not be able to perform that role. Also, Dr. Sadikman will not submit any claims to your HMO and you may not submit claims to your HMO for payment any services provided by Dr. Sadikman.

I'm covered by TRICARE or am an active duty service member. Can I still join Dr. Sadikman's new Practice?

It depends. TRICARE For Life (TRICARE's Medicare "wrap-around" product) specifically permits Medicare beneficiaries to privately contract with concierge physicians; however, due to TRICARE For Life billing limitations, Dr. Sadikman will not submit any claims to TRICARE For Life and you may not submit claims to TRICARE For Life for payment for any services provided by Dr. Sadikman. If you are covered by any of the other TRICARE plans (including but not limited to: TRICARE Prime, TRICARE Prime Remote, TRICARE Select, TRICARE Reserve Select, TRICARE Retired Reserve, and US Family Health Plan), Dr. Sadikman will not be able to provide services to you under his new membership practice model and you will need to select a new physician.

What if I need to be hospitalized?

You may be hospitalized at the hospital of your choice. Although the hospitalist service will be the attending physician of record, Dr. Sadikman will coordinate care with the hospitalist as your personal physician. In most instances, Dr. Sadikman will attempt to visit during your hospitalization, at Suburban Hospital, Shady Grove and Holy Cross Hospitals, to help facilitate this process. For all hospitals, Dr. Sadikman will be available for phone consultations.

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

Dr. Sadikman will coordinate your appointment with the appropriate specialist(s) to best address your particular medical condition, and share all relevant clinical information. Dr. Sadikman will closely monitor your progress while you are under the specialist's care.

I have a Health Spending Account, Flexible Spending Plan, or a Medical Savings Plan through work. Can I use that to pay for the Annual Fee?

In many cases, you may be able to use such funds to pay for all or a portion of the Annual Fee, but policies differ from plan to plan, so please check with your plan administrator. By using pre-tax dollars designated for medical expenditures, you may be able to reduce your out-of-pocket expenses.

How can I reach Dr. Sadikman after hours and on weekends?

Dr. Sadikman will be available by cell phone and email after hours and on weekends, except when away for medical conferences and vacation, in which case the Practice will be covered by a colleague.

When Dr. Sadikman's Practice is covered by a colleague, you may be charged a co-payment for any necessary visits, but there will not be a charge for any telephone advice.

May I meet with Dr. Sadikman prior to signing a contract to join the Practice?

Absolutely! Please call the office for a no-obligation meeting to find out if this Practice is a good fit for you.

How do I join?

You may start the process by sending Dr. Sadikman's staff an email at cindy@sadikmanmd.com or calling the office at 301-545-1000 to request an enrollment package. You will need to sign a Physician-Patient Agreement and submit payment of the Annual Fee in order to become a member. Patients will be accepted in the order in which they join, and once the Practice reaches 500 members, Dr. Sadikman will not accept any additional patients into the Practice until an existing spot opens up.

What if I choose not to join?

You will need to select another physician. Discuss this with your friends and family. You should be able to receive assistance from the Customer or Member Service office of your health plan.

The following hospitals have referral services that can assist you with finding a suitable physician: Shady Grove Hospital, Holy Cross Hospital.

I have a few more questions. What should I do?

Send Dr. Sadikman an email at js@sadikmanmd.com or call the office at 301-545-1000. You may also schedule an appointment to meet with Dr. Sadikman by calling the office.