

## FREQUENTLY ASKED QUESTIONS

### **What do you mean by a Direct Primary Care or Membership Practice?**

A Membership Practice or Direct Primary Care model is one in which each patient who is a member of Dr. Watkins' 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 \$2,400 (\$200/month) for each adult patient, payable by credit card or check on an annual basis.

The annual fee for a spouse is \$2,000, payable by credit card or check on an annual basis.

If a dependent child (age 17-26) of an adult member wishes to join, the annual fee for the child is \$600 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. Watkins is on vacation or attending a continuing medical education seminar, he will be covered by his partner, Dr. Sadikman, or if not

available for some unforeseen reason, 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. Watkins 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 acute concerns along with wellness and preventive health.

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

### **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, emergency room visits, 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. Watkins may not be able to provide necessary statements and documentation (i.e. bills) to properly submit claims in accordance with your insurance plan's rules for services provided by the Practice and Dr. Watkins. Medicare, TRICARE, or any HMO, is lawfully unable to reimburse the annual fee. (Again, different insurers approach this differently, so check with your plan.)

### **I'm covered by Medicare. Can I still join Dr. Watkins' new Practice?**

Yes; however, because Dr. Watkins has opted out of the Medicare program, Medicare will not cover any portion of the annual fee or any services provided by Dr. Watkins that are charged separately outside the annual fee (e.g., visits exceeding 12 per year). Dr. Watkins will not submit any claims to Medicare, and you may not submit claims to Medicare for payment for any services provided by Dr. Watkins. Dr. Watkins 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. Watkins' 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. Watkins' new Practice?**

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

### **I'm covered by TRICARE or am an active duty service member. Can I still join Dr. Watkins' 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. Watkins 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. Watkins. 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. Watkins 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 physicians of record, Dr. Watkins will coordinate care with the hospitalist as your personal physician. In some instances, Dr. Watkins will attempt to visit during your hospitalization at Suburban Hospital and Sibley Memorial Hospital to help facilitate this process. For all hospitals, Dr. Watkins will be available to consult and render advice by phone.

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

Dr. Watkins will help coordinate your appointment with the appropriate specialist(s) to best address your particular medical condition and share all relevant clinical information. Dr. Watkins 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. Watkins after hours and on weekends?**

Dr. Watkins 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. In the rare situation when Dr. Watkins' Practice is covered by a colleague other than his partner, Dr. Sadikman, you may be charged a co-payment for any necessary visits, but there will not be a charge for any telephone advice.

## **How do I join?**

You may start the process by sending Dr. Watkins' staff an email at [taryn@cmg-md.com](mailto:taryn@cmg-md.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 its limit, Dr. Watkins will not accept any additional patients into the practice until an existing spot becomes available.

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

Call the office at 301-545-1000. You also schedule an appointment to meet with Dr. Watkins by calling the office.

### **SERVICES INCLUDED IN ANNUAL FEE**

- Annual comprehensive preventative health assessment and exam
- EKG;
- Comprehensive lab panel (includes CBC, biochemical profile, glucose, renal function, liver panel, lipid panel, thyroid panel with TSH, A1C, PSA for men);
- Stool cards, as medically indicated;
- Urinalysis;
- Nutrition and exercise counseling; and
- Formulation of a personalized preventive medicine plan

### **ADDITIONAL MEDICAL CARE**

- Administration of annual flu immunization.
- Immunization recommendations and administration of vaccines if requested (cost of vaccines charged separately). Unlimited blood draws & urine collections (when ordered)

by Dr. Watkins, laboratory samples can be drawn at our office and sent to your insurance company's approved lab for testing).

- 11 office/video visits per year (additional visits at \$25 each):
  - Routine office testing and procedures;
  - Sick visits;
  - Blood pressure checks; and
  - Weigh-ins.
  - House calls and nursing home visits, when clinically indicated and appropriate:
    - Each house call/nursing home visit counts as 2 office/video visits;  
Additional house calls/nursing home visits at \$100 each.
  - Enhanced preventative care services such as diet, nutrition, and exercise counseling.
  - Consultation with emergency room providers, as necessary and appropriate.
  - Hospital visits, as appropriate, not as attending of record or official consultant, but to advise you and your family when you are admitted as an inpatient, and to coordinate care with the hospital team. Review of tests and consults from other providers as they become available.
- Coordination of Care
- Referrals to, assistance in scheduling appointments with, and coordination of your care with appropriate specialists and facilities.
- Coordination and monitoring of hospital admissions, inpatient care, and rehabilitation care.

### **ADMINISTRATIVE & ACCESS**

- Direct access to Dr. Watkins by cell phone - except during vacations/continuing medical education, where coverage will be provided by a qualified colleague.
- Completion of pre-authorization forms for medical services and prescription medications (except where in-plan physician referral is required).
- Copies of lab and other diagnostic test results by telephone, fax, or email, if requested. Completion of medical history forms and medical necessity forms.
- Office announcements and reminders (e.g., arrival of flu vaccines, Dr. Watkins' vacation schedule) messaged directly to you.
- Total number of patients in practice limited to permit more personalized care and service.
- Access to your personal health record on-line via computer, smart phone, or tablet.
- Wait times for scheduled visits of less than 15 minutes (except in cases of unanticipated patient emergency). Regular office appointments available same day or next day; urgent visits available within 24 hours on weekdays.
- Portal access to review labs and to communicate with Dr. Watkins.
- Video conferencing when appropriate.