



9 Commons Street
Rutland, VT 05701
(802) 779-7522 Fax: (802) 735-9662

FREQUENTLY ASKED QUESTIONS (FAQs)

- 1. What services are provided as a part of my annual fee?** Please see the enclosed "Highlights & Details" page for a complete list of offerings and amenities.
- 2. What is the mission of your practice?** Our goal is to provide the highest quality medical care and service, emphasizing a proactive, comprehensive approach to both disease prevention and wellness. We will aggressively attempt to prevent medical illnesses before they occur. These services will be provided in a relaxed, professional setting with the focus on optimizing your health. We want you to be completely satisfied with every aspect of your care.
- 3. How is your practice different?** Personalized medical care is about you! We limit the size of our practice so we can devote more time to each patient's care and individual needs. This practice model allows us to schedule 30 minutes for routine appointments and 60-90 minutes for the annual exam. This means that appointments will start promptly, and we can spend more time with you. If a problem requires extra time for evaluation, we will reasonably accommodate you to the best of my ability. Our communication will be enhanced through cell phone and portal message.
- 4. Where is your office located?** Our office is located at 9 Commons Street, Rutland, VT.
- 5. Do I still need health insurance if I enroll with you?** Yes. Our medical practice will not take the place of general health insurance coverage. Our practice is a primary care medical practice, not a health insurance program. You are advised to continue your BCBS, MVP, CIGNA PPO, Medicare, Medicaid or other insurance program as well as participation in your Flexible Spending Plans (FSA) or Health Savings Account (HSA) plan.
- 6. Will you continue to be a 'Provider' on my insurance plan?** Yes. Our intention is to remain an "in-network" provider for most major insurance plans. We will continue to bill your insurance directly for office visits. (Office visit charges are not included in your annual fee.) My contracts with insurers require me to continue to charge for office visits and copayments. If your insurance plan requires a copay, we will collect it at the time of service.

- OVER - FREQUENTLY ASKED QUESTIONS (FAQS) – CONT'D.

- 7. What if you are not a Provider on my insurance plan?** If we are not on your insurance plan, there will be no co-pay. To compensate for the out of network status, the office visit fee will be significantly reduced and will be due at the time of your visit. Even if we are not a provider on your insurance plan, we will attempt to refer you to "in-network" physicians for any necessary consultations and to "in-network" facilities for diagnostic tests and hospitalizations as medically indicated. Those services will then be covered according to in-network fees.

8. **What are my annual membership fee payment options?** Your annual fee may be paid annually or semi-annually by credit card only or in full by check to *TRUE CARE Vermont*. If you opt for a semi-annual payment option, the fee will automatically be charged to the credit card you indicate on your Patient Agreement Form.
9. **Does private insurance reimburse my annual membership fee?** It is unlikely that this fee is fully reimbursable. It may be possible to utilize funds from a Flexible Spending Account (FSA) or Health Savings Account (HSA) toward the annual fee. You are advised to consult your human resources representative, your FSA or HSA plan manager, or your tax advisor.
10. **Is the annual membership fee tax deductible?** The fee is a medical expense and may be deductible. You are advised to consult with your tax consultant to clarify qualification.
11. **What about lab, x-ray, specialists' fees and hospitalization?** Your annual fee pays for membership in the practice, and for many other benefits listed on the "Highlights & Details" page. All other procedures and services not performed in our office will be billed by the performing entity.
12. **What do I do if I become ill while traveling or away on an extended vacation?** If the problem is minor, call us first. Except for a few controlled substances, most prescriptions can be ordered anywhere in the country. If you seek care at an emergency room or urgent care center out of our area, we request that you have the doctor send us notes.
13. **What if I need to see a specialist or a surgeon?** We are available to help you decide which specialist to see and to coordinate such consultations. In this way the most appropriate resource is used, the earliest arrangements are made, and your applicable medical information is sent in advance of your specialist visit.
14. **Will I be required to pay my annual membership fee even if I do not use your services?** Yes. Paying your annual fee allows you to be a member of our practice whether you are sick or well. We strongly encourage you to utilize the benefits offered, regardless of your state of health, to proactively safeguard your health.
15. **What happens if I move out of the area after I enroll?** If you move and/or wish to secure a new primary care physician, the annual fee will be prorated and refunded based on the dates of your enrollment. A copy of your records will be sent to your new physician upon receipt of a signed release. This release of records form is required by law.