

## Frequently asked questions about DPC:

### 1. What is DPC and why choose DPC?

- ❖ It is a membership practice model that is sweeping the country to fix a broken Medical Care System.
- ❖ Patients get all the medical attention they need without interference from the insurance company or the government. Patients pay a monthly fee (that is lower than half of their cable bill) to belong to a practice. Payment is between the practice and patient.
- ❖ Patients have a direct relationship with their doctor and have access to him or her 24/7 via phone, email, cell phone, and after hours. You may even skype with the doctor.
- ❖ Visits are longer (at least 30 minutes for follow-up and one hour for physical).
- ❖ Number of patient visits are unlimited and most practices will provide same day or next business day visits.
- ❖ Practices are usually small which gives the doctor more time with each patient to get to know the patient and formalize a care plan.
- ❖ It is the model most suited for the uninsured or underinsured (high-deductible plan). This is a great option for small business owners, when paired with high deductible insurance or health cost sharing plan.
- ❖ DPC is mentioned in the Affordable Care Act and pairs well with the high-deductible plan to prevent the penalty.
- ❖ Another option for health coverage is a health cost sharing plan such as Liberty HealthShare ([www.libertyhealthshare.org](http://www.libertyhealthshare.org)). They will pay some of your membership cost.

2. What is the difference between DPC and concierge or (MD VIP) practices?

- ❖ They both are a membership practice and have limited number of patients.
- ❖ Concierge practices are more expensive than DPC and range between \$200-\$300 per month or a yearly fee of \$2,500 or more per year. In Concierge practices, insurance is billed for the patients visit and labs and co-pays are added.
- ❖ In DPC, there is a one-time membership fee to join of \$99 (waived if annual membership cost is paid in full upfront) and a monthly membership fee of \$65. If you happen to have Liberty HealthShare ([www.libertyhealthshare.org](http://www.libertyhealthshare.org)) they will pay a portion of the membership fee.

3. What is the difference between DPC and a traditional practice?

- ❖ Traditional practices have little time to spend with patients. The doctor doesn't have much time to listen. They usually have no more than six to seven minutes with the patient and have to rush in order to complete the chart and be on time. Traditional practices make you pay a co-pay for the visit and it could be hard to get in again for the same diagnosis. Sometimes, the insurance does not pay for multiple visits with the same diagnosis.
- ❖ In DPC, our visits are 30 minutes or more for the follow-up and one hour or more for new patients. We take the time to listen and find out what is wrong and will determine a diagnosis and treatment plan. We offer unlimited visits, same-day, and next business day appointments with the doctor not a physician extender (PA or NP).

4. Why should patients pay a monthly fee if they already have insurance?

- ❖ At the traditional fee for services practice, patients could be paying a co-pay, then on top of that will have \$150-dollar charge or more for office visit (that their insurance company may or may not pay or will pay a partial amount). The patient will be responsible for the balance. This is not including lab work that the patient's insurance may or may not pay for. So, the patient will be paying everything out of pocket at

the traditional fee for service office. A visit could cost you \$300-\$400 dollars, especially if you have the high deductible plan.

- ❖ At our office, our labs are discounted deeply at a fraction of what retail labs cost. There is no co-pay for office visits. Most insurance policies have high deductibles and some are up to \$15,000 per family or \$5,000 per person. Most patients will never reach that deductible in a year. At a DPC office, the patient gets more time with the doctor (one hour for physical or new patients and thirty minutes for follow-up) opposed to the 5-7 minute visit at fee for service office. We do not use mid-levels or physician extenders (NP/PA). The patient will always see a doctor.
- ❖ DPC is patient focused, not problem focused.
- ❖ DPC takes care of patients and focuses on body, mind, and spirit and not a disease process.

5. What does the membership fee cover?

- ❖ The fee will cover all office visits including being seen by the doctor, nurse visits, and lab draws (all the services performed by physician and staff).
- ❖ It provides the patient with a personal doctor who is dedicated to their care and takes special interest in them as a person (not as a disease process).
- ❖ It gives the patient 24/7 access to their doctor via phone call or email. If it is after office hours, the call will go directly to the doctor's private cell phone.
- ❖ Some labs are included (physical labs). If additional labs are needed, patients will receive them at a fraction of the cost of commercial labs.

6. Will patients have to pay a fee for office visits?

- ❖ No, the patient will have unlimited visits and 24/7 access to the doctor. If the patient starts to visit weekly for no obvious reason, then the doctor will sit with the patient and have a heart to heart talk.

7. Will patients have to pay a fee for labs?

- ❖ In our practice the lab work is included in the physical exam and some labs related to certain conditions are included in the follow-up visit. The only time patients have to pay is if we have to send additional labs outside of the normal labs we offer during the physical examination, or if we have to do bloodwork to work up/evaluate a medical problem.

8. Is there a contract when joining?

- ❖ We do not have a contract; we have a patient agreement outlining what services the patient will receive. It is a month to month payment. It is outlined in the agreement what happens if the patient would like to leave our practice or terminate their membership with our office/doctor(s). If the patient pays the entire year up front they will receive a discount. We expect our patients to commit to a one-year agreement.

9. If the patient joins can they add their spouse or family member(s) together?

- ❖ We have limited memberships that we offer. If we still have openings, of course a patient will be able to add family members as long as they are 18 years of age.

10. How much will medication be?

- ❖ The physician and patient will be able to find the best options for their medication including Marley drugs, Good Rx coupons, Rx Outreach, samples, or \$4 generics offered by big box pharmacies. The patient also has the option to apply to [NCMedAssist.org](http://NCMedAssist.org) a nonprofit organization that provides all meds for free upon qualification.

11. Does DPC do home visits?

- ❖ We don't do home visits, however under certain circumstances this may be the only way to see the doctor and will be dealt with on a case-by-case basis (feel free to discuss with the doctor)

12. Does the doctor do gynecologic exams?

- ❖ Yes, we do female GYN exams such as pap smear, manual pelvic exam, and breast exam. If a pap comes back abnormal, we will refer the patient to a gynecology specialist for further evaluation. Patients will not be charged for the cost of the lab reading for the pap smear. It usually takes 7-10 days to get the report. The patient will be contacted with the results. There may be an additional lab charge if the pap is abnormal and had to be reviewed by a lab doctor.

13. How does insurance fit in?

- ❖ DPC is not anti-insurance! We don't bill any insurance companies and we do not participate in any insurance plans for Medicare or Medicaid. We will assist patients in filing their claim by providing the necessary documents.
- ❖ The insurance will work for outside labs, procedures, and specialist consults (depends on their insurance policy terms). If the patient has private health insurance, they may be reimbursed for some of the services.
- ❖ Patients can't bill their insurance for the monthly fee, also they can't use their health savings card to pay for monthly fee (we can't swipe their card to pay for membership fee) if the patient has flexible spending, their membership fees may be covered (check with their benefits advisor).

14. What makes DPC model better for people?

- ❖ Doctors are not paid by appointment. We are not a fee-for-service practice and we don't have quota of patients we have to see daily. This frees the doctor to spend more time with the patient. Our practice is limited to 600-800 patients which allow us to be able to schedule our patients for 30 minute or more appointments for follow-up and one hour or more for new patients. This should give us adequate time to listen to our patients for accurate evaluation, diagnosis, and to formulate a treatment plan. This translates to better quality of care,

healthier patients, and tremendous savings for the patient and health care system in general.

15. Does paying a membership fee mean patients will need to come more often to get their money's worth?

- ❖ This practice model empowers people to take charge of their health. There are certain number of appointments required for certain conditions. The patient has the option of unlimited office visits when they need it without restrictions in between. We try very hard to give same day or next business day appointment. This allows the patient to have better overall care because the doctor will not have to rush the patient to get from patient to patient.
- ❖ This does not mean patients aren't getting their money's worth if they don't come every week. The doctor is available to the patient 24/7 which is unlimited access and better quality of care and a more personal relationship with the doctor.
- ❖ Generally, DPC patients are healthier and more motivated to get healthy due to the personal touch.

16. How do patients sign up?

- ❖ Check our website. Patients can also call our office or send us an email for us to contact them. The office number is 919-301-8971, office email is [info@schneidermedicalgroup.com](mailto:info@schneidermedicalgroup.com), and website [www.schneidermedicalgroup.com](http://www.schneidermedicalgroup.com).

17. What happens when a patient is referred to an outside specialist?

- ❖ If our doctor feels like the patient needs a referral outside our office, the patient's insurance will pay (depending on the type of policy you have) and it also depends on if the patient needs prior authorization. If the patient doesn't have insurance or has a high deductible. We have a network of specialists that will give us discounts for cash paying patients.
- ❖ Since patients who don't have insurance (or if they have a high deductible) have to pay out of pocket we can reach out to a network of doctors who give discounts for cash-paying patients.

The same applies for x-rays. There are a variety of free-standing Radiology clinics that will give discounts.

18. What if a patient is fairly healthy and doesn't go to the doctor often, how does DPC benefit them?

- ❖ All patients benefit from services tailored to their needs and the patients' health care shouldn't be any different. Patients will receive the care they need to optimize their health and reach their wellness goals.
- ❖ The doctor will be available to the patient 24/7 for emergencies, medical situations, or simply just for questions.
- ❖ The patient will have immediate access to care (24/7) if they become ill or injured. This is a tremendous advantage since the doctor knows the personal health history and has previous labs and EKGs if needed to refer back too.

19. What if people can't afford the DPC membership?

- ❖ Most people do not participate in health care because insurance premiums are very expensive and paying out of pocket at a traditional fee-for-service practice can cost up to \$500 or more for a yearly physical. DPC is affordable at \$65 per month (less than half your cable bill). DPC is easy to afford with clever management of spending habits.
- ❖ There are a variety of health care benefits available such as health care sharing plans, Liberty Healthshare, and patients are able to set up a flexible spending account to cover services that have to come out of pocket.

20. Does DPC participate with Medicare?

- ❖ DPC physicians are nonparticipating doctors in Medicare. They have to opt out of Medicare. Any Medicare patient will be treated as any membership person by paying the monthly fee etc. Medicare, will come into play when the patient is sent out for outside consults, outside labs, and x-rays.

21. What if a patient is on chronic narcotics for pain control?

- ❖ The doctor will prescribe a limited number of narcotic pills for acute illnesses only. For chronic pain management, we refer the patient to a pain clinic.

22. What if the patient chooses to come in for a yearly exam only?

- ❖ The cost is \$325 per year this includes an hour encounter with the doctor and labs. These labs include: CBC, chemistry profile, sedimentation rate, lipid profile, TSH, and PSA(male).
- ❖ Subsequent visits for follow up will be charged at \$150 per visit. It will make sense to sign up for the memberships and have unlimited access to your doctor 24/7.

23. Lab work- how does this work and where do we send it?

- ❖ Blood work is drawn at the office. Sometimes the patient may need to be fasting, but can drink black coffee and water to make it easier to draw blood. We send the lab specimens to LabCorp in Burlington, NC for testing. There is a carrier that comes by the office to pick up specimens daily. The turnaround time for results (reports of lab tests) is about 48 hours, depending on panels being tested. We will charge you a reduced cost for the tests. If the patient wishes to use their insurance, they can either go to the lab to have their blood work done or we can have the lab billed to the patient's insurance directly. Some plans vary, we have no control over what the lab will charge the patient or if it may be paying more out of pocket than if the patient went through our office. The patient may want to contact their insurance company for details.

24. How do patients get test results?

- ❖ Test results will be available by email or phone call.
- ❖ DPC now offers a twistle app through our medical record system which is a patient portal.
- ❖ Patients also have the opportunity to discuss lab results with the doctor. For new patients, the doctor recommends discussing lab results in person to make recommendations for a treatment plan.



25. What happens if the patient requires hospitalization due to illness?

- ❖ Our practice does not admit patients but, they will be referred to an emergency room and a hospitalist will take care of them. Afterwards, the patient returns to DPC practice for post hospital follow-up. We are usually able to get a copy of the patient's medical record during the hospitalization. This is where your insurance and or deductible will apply. A hospitalist is a doctor employed by the hospital and does inpatient care.

26. Does joining a DPC practice prevent the patient from having to pay the penalty for Obama Care?

- ❖ DPC is mentioned in the affordable care act, but it does not exempt the patient from the penalty unless they pair it up with a health share plan or a high deductible insurance from the affordable care act.
- ❖ Either one alone (high deductible plan or DPC) does not exempt the patient from getting a penalty.
- ❖ So, if the patient has a high deductible plan, it makes sense to join DPC to limit the out of pocket expenses.

27. How many patients will DPC accept?

- ❖ DPC limits the number of patient panel to 600-800 patients. This allows the doctor to know their patients and customize their treatment plan.