

Bethesda Physicians, PC

8120 Woodmont Avenue, Suite 320

Bethesda, MD 20814

January 1 , 2020

Dear Patients,

Since starting the Bethesda Physicians practice almost 20 years ago, our goal has been to maintain high standards of care for our patients. This includes adequate time for thorough examinations, answering phone calls at night and on weekends, and fitting in same day appointments for urgent problems; however, achieving this has become more challenging in the current state of health care.

In order for our small practice to continue to provide this personalized and comprehensive care, we need to be able to devote our time and energy to our patients, instead of the administrative work that accompanies Medicare reimbursement. Effective April 1,2020, we will be returning to a more traditional physician-patient relationship by opting out of Medicare and operating solely as a fee-for-service practice.

What does this mean for our patients? Simplifying our operations will enable us to continue to provide excellent, personalized medical care to all of our patients. All of our patients will pay the same fees for their annual physical and office visits. As opted-out physicians, Medicare will not pay for our services and any patient eligible for Medicare will need to sign a private contract with our practice acknowledging this. Attached are answers to frequently asked questions regarding this change.

We have been honored to be your physicians over the past years and hope that you will choose to stay with Bethesda Physicians, but we recognize that it will not be an option for everyone. We look forward to continuing to dedicate ourselves to our patients' health and wellness. If you have any questions about this change, please do not hesitate to contact our office.

Sincerely,

Jane Chretien, MD

Delia Fine, MD

Erica Hwang, MD

Veronica DiFresco, MD

BETHESDA PHYSICIANS, P.C.

FREQUENTLY ASKED QUESTIONS

MEDICARE

What does it mean that Bethesda Physicians is opting-out of Medicare? “Opting out” of Medicare means that Bethesda Physicians will no longer have any contractual relationship with Medicare. Medicare will not cover any portion of Bethesda Physicians’ fees or pay for any services provided by Bethesda Physicians. Bethesda Physicians will not submit any claims to Medicare; you may not submit claims to Medicare for any services provided by Bethesda Physicians. Bethesda Physicians will offer care to all patients on a fee-for service basis. The fees will be the same for both Medicare and non-Medicare patients, payable at the time of service.

What happens to charges for my lab work, x-rays and prescriptions? Bethesda Physicians will continue to write prescriptions and orders for labs, radiology services, physical therapy, and other services as needed for your care. Receiving care at Bethesda Physicians will not affect your Medicare coverage for these other services in any way.

What is a Medicare Private Contract and why do I have to sign one? This is a Medicare requirement for any Medicare beneficiaries who choose to receive care from an opted-out physician. Medicare wants to be sure that you understand that: you are accepting full responsibility for the physician’s fees, that Medicare will not pay for any services by an opted-out physician and that you have the right to obtain treatment from a physician that has not opted-out. If you currently have Medicare or will have Medicare by April 1, 2020 this form must be returned by April 1, 2020 for continuous care from our office.

What if I need to be hospitalized? You may be hospitalized at the hospital of your choice. Your hospital care will not be affected by the opt-out status of Bethesda Physicians. Medicare payment for any hospital services will not be affected by Bethesda Physicians’ opt-out status.

What do I do if I need to see a specialist? Bethesda Physicians will refer you to the appropriate specialist to best address your particular medical condition. Medicare payment for any specialist services will not be affected by Bethesda Physicians’ opt-out status.

YOUR CARE AT BETHESDA PHYSICIANS

Will my office visits be any different after Bethesda Physicians opts out of Medicare? Bethesda Physicians will continue to provide the same quality medical care to its patients that it always has, and there will be no change to our appointment scheduling process.

Why does Bethesda Physicians require that I have a physical exam every year? An annual visit dedicated to your current medical status is important for us to be able to provide optimal care to you. We need adequate time to review the many issues that influence your health status (e.g., symptoms, complaints, medications, lifestyle factors, preventive tests). The annual physical exam will continue to be required for all Bethesda Physicians patients.

What is Bethesda Physicians’ fee schedule? Routine immunizations will be provided on a fee-for-service basis. Office visit fees range from 115-300 dollars per visit. Physical exam fees range from 575-600 dollars per visit for ages over 65, not including ancillary services.

How may I reach Bethesda Physicians after hours and on weekends? Bethesda Physicians will continue to be available after hours and on weekends for medical emergencies.

OTHER HEALTH INSURANCE PLANS

May I obtain reimbursement from my insurance plan for Bethesda Physicians' services? Bethesda Physicians will continue to not participate with any private insurance plans. You will need to keep your existing health insurance to pay for specialist physician services, laboratory tests, x-ray and other diagnostic services, prescription drugs, and hospitalizations. Each insurance plan approaches out-of-network benefits differently, so if you have more specific questions about your insurance plan's coverage of Bethesda Physicians' services, you should contact your insurance company representative. Bethesda Physicians may provide you with paperwork at the time of your annual physical or office visit, which you may be able to submit to your private insurance plan, to seek out-of-network reimbursement, but not to Medicare, TRICARE, or any HMO. (Again, different insurers approach this differently, so check with your plan.)

I have a Health Spending Account, Flexible Spending Plan, or a Medical Savings Plan through work. May I use that to pay for Bethesda Physicians' fees? This depends upon your individual plan. Policies differ from plan to plan, so please check with your plan administrator.

I'm covered by an HMO. May I continue with Bethesda Physicians? Yes; however, it is important to understand that Bethesda Physicians does not participate in any HMOs; Bethesda Physicians will not submit any claims to your HMO; and you may not submit claims to your HMO for payment for any services provided by Bethesda Physicians. If your HMO requires prior authorization from an in-network physician for referrals and labs, then Bethesda Physicians will not be able to provide services to you and you will need to select a new physician.

I'm covered by TRICARE. May I continue with Bethesda Physicians? It depends. TRICARE For Life (TRICARE's Medicare "wrap-around" product) specifically permits TRICARE beneficiaries to privately contract with opted-out providers; however, due to TRICARE For Life billing limitations, Bethesda Physicians will not be permitted to submit any claims to TRICARE for Life and you may not submit claims to TRICARE For Life for payment for any services provided by Bethesda Physicians. 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), Bethesda Physicians will not be able to provide services to you and you will need to select a new physician.

I'm covered by a Federal Employees Health Benefit plan. May I continue with Bethesda Physicians? If you are covered by an FEHB plan, then you may continue with Bethesda Physicians. You may be able to submit paperwork to your plan for out-of-network reimbursement; however, because each plan is different please speak directly with your plan representative. Additionally, if you are covered by an FEHB plan and you are either enrolled in Medicare or eligible for Medicare, then you will be required to sign a private contract with Bethesda Physicians to indicate that you understand that Medicare will not make payment for any of Bethesda Physicians' services.

GOING FORWARD

Do I need to do anything to continue with Bethesda Physicians? If you are currently eligible for Medicare or if you will become eligible for Medicare prior to March 31, 2022, then you will need to sign a “Medicare Private Contract” with Bethesda Physicians.

Why am I receiving this letter if I do not currently have Medicare? Medicare requires Bethesda Physicians to notify all patients who will become Medicare eligible during our opt-out period of our change in status.

What if I choose to leave Bethesda Physicians? You will need to select another primary care physician. You should be able to receive assistance from the Customer or Member Service office of your health plan.

Additionally, MedChi (The Maryland Medical Society), Suburban Hospital (Johns Hopkins Medicine), and MedStar Montgomery Medical Center may assist you with finding a suitable physician:

- MedChi Physicians Finder: <https://www.medchi.org/Resources/Physician-Finder>
- Suburban Hospital: https://www.hopkinsmedicine.org/suburban_hospital/profiles/ or (855) JHM-3939
- www.Medstarhealth.org multiple locations

I have a few more questions; what should I do? You may contact our office and designated staff will be available to answer your questions.