

Annapolis Family Medicine

AFM Health & Wellness Program

Annapolis Family Medicine is proud to present our Health & Wellness Program. This program offers amenities and health benefits beyond those covered by private health insurance plans, and will allow us the needed resources to enhance your health care by offering a more integrative model.

The Health and Wellness Program offers the following enhanced services:

- **Health Nurse and assistance by direct telephone line and electronic services.** With a direct phone number and email, you will have access to our Health and Wellness Program Nurse. Our Health and Wellness Nurse will help coordinate care with our providers to ensure medical needs are met in the safest, most efficient means possible. The following services can often be handled without an office visit saving the patient both time and money:
 - Same day triage, visit and treatment of an acute illness.
 - Telephone triage and treatment of minor medical problems without an office visit. By using standard protocols reviewed by the providers, some medical issues such as uncomplicated rashes, respiratory, gastrointestinal, and urinary tract infections can be handled without an office visit, saving the patient time, money and limiting exposure of certain illnesses.
 - Telephone analysis and triage for ordering special tests such as X-rays or other specialized tests prior to your office visit.
 - Assistance with “special” limited medications (such as but not limited to motion sickness patches and travel medications) and other requests after a careful review of the health record.
 - Routine medication refills. For those participating members, this request can be reviewed and processed by our Health and Wellness Nurse.

- **Enhanced Wellness Exam.** Currently insurance companies only cover 1 basic preventative exam a year. With the Health and Wellness program, in addition to the annual recommended preventive exam, you will receive a more extensive cardiac analysis and risk assessment as well as an enhanced nutritional and psychological assessment.
- **Annual Nutrition Screening.** An in person individualized assessment of a treatment plan will be provided by our nutritionist Tina Hinchman MS, MBA, CPT, CHC
- **Annual Psychological Assessment:** In collaboration with Kathy Gabriel, PhD, Health and Wellness patients will have access to an annual psychological assessment/consult personalized to the patient.
- **Self-Pay Patients:** The Wellness Program will offer special savings and affordable access for those patients who are without health insurance or for those with a high-deductible plan.
- **Consultations / Evaluations** for the following integrative supplemental therapies will be available under your Health & Wellness program:

| | |
|-----------------------------|--------------------|
| Hormone Replacement Therapy | Medical Botox |
| CBD Oil | Medicinal Cannabis |

Additional Benefits:

- Consultations for travel medicine.
- Virtual Visits per provider discretion **Fee for service subject to approval by insurance

Membership fee:

- \$62.50 monthly OR \$187.50 quarterly OR \$750 dollars annually for an individual
- \$125 monthly OR \$375 quarterly OR \$1500 annually for a family (spouses and dependents < 26 years of age)

The benefits of the AFM Health and Wellness Program are numerous. This program will help eliminate the need for frequent office visits, thus saving you time, money and limiting the exposure of contagious illnesses. For those who choose these services, this program will provide beneficial enhancements to your medical care and overall wellness, allowing for an integrative approach utilizing our diverse team here at AFM. We look forward to working with you to provide the highest quality of medical care.



Annapolis Family Medicine
HEALTH & WELLNESS PROGRAM
Frequently Asked Questions

How can this save me money? Will I still have to pay a co-payment each time I come in?

For those of you with high deductibles or high copayments, we will do our best to work with you to limit your time spent in the office. If we can keep you out of the office by refilling your medications or giving straightforward medical advice remotely, we will do that. Thus, allowing you to save on the cost of an office visit and copay.

What extra services am I getting for this money?

If needed, you are getting extra time with providers, same day visits, LESS office visits for routine medication refills (if appropriate), consultations with our psychologist and dietician, consultations for medicinal cannabis, CBD Oil, and cosmetic botox (if desired), and a direct line to our Health & Wellness nurse to get your questions and requests answered promptly.

Can I pay for the fee with my HSA/FSA account? Will it be covered?

Certainly! All insurance plans differ, so while we can't promise it will be covered, we'd be happy to provide a receipt to submit.

What changes with my insurance with the wellness program?

Nothing! Your insurance will be used IDENTICALLY to how it is currently used. The additional cost is simply put towards the extra services we are offering. The fee covers the services that are not traditionally covered by insurance.

Will my insurance cover the annual fee?

No. However, certain Health Savings Account (HSA) and Flexible Spending Account (FSA) plans may reimburse for all or part of the fee. Each plan is different, so it is always safe to check with your human resources representative or plan manager to find out.

Can I un-enroll from the program at any time?

Yes, you can stop your membership and get a prorated refund for the membership fee at any time by giving 30 days notice. If you wish to stop the membership, simply write a letter requesting discontinuation of services.

What if I don't have insurance?

For our self-pay patients who pay at the time of the visit, we offer discounted prices for visits and in-office procedures. In addition, our ability to triage patients via phone will allow us the ability to limit unnecessary visits.

Will you still bill my insurance?

Yes, there will be no change in how we currently bill your insurance. We will continue to bill for office visits and procedures, and charge copays, co-insurances, and deductibles as we currently do. Our annual fee covers the services that your insurance and/or Medicare does not cover.

Can I un-enroll from the program at any time?

Yes, you can stop your membership and get a prorated refund for the membership fee at any time by giving 30 days notice. If you wish to stop the membership, simply write a letter requesting discontinuation of services.

What if I'm not interested in joining this program?

We will be more than happy to provide you with a list of local primary care offices and assist you in transferring your records as needed. We do not want to lose any of our valued patients. Please call Stephanie with any questions or concerns.

What if I don't want to join or am not sure if I want to join?

Know that we will still continue in our traditional model through December of 2019, so you do have time to make the best decision for you and your family. If you would like to check elsewhere, we can provide you with a list of providers in the area accepting new patients.



Annapolis Family Medicine HEALTH & WELLNESS PROGRAM

What prompted this change?

Lower reimbursement rates and increased requirements by insurance companies are leaving providers with little time for meaningful interaction. This program will allow us the needed resources to enhance your health care. Our goal is to have more time and resources to focus on patient care, specifically on prevention and minimizing the need for treatment.

Patient Name: _____

Effective Date: _____

Annapolis Family Medicine **Specialized Services Consultation Agreement**

Annapolis Family Medicine ("AFM") provides the highest quality care for treating *the whole patient*. To that end, our practice strives to incorporate all beneficial methods to treat you and get you to your optimal level of health and wellness. Most health insurance plans do not cover services that we believe to be beneficial for many people to achieve an optimal level of wellness. This Specialized Consultation Agreement ("Agreement") will enable AFM to devote more resources to helping you achieve your personal optimum health and wellness.

This Agreement will not change AFM's practice of submitting bills to your health insurance provider for all covered services. Instead, this Agreement is strictly for non-covered services based on the following terms:

1. **Term:** This Agreement will be effective on the date the Agreement is signed by both parties ("Effective Date") and continue for one year. Each year, we will have the opportunity to renew this agreement on mutually agreeable terms.
2. **Consultation:** Your AFM provider will schedule a one-on-one meeting with you. At this consultation, your AFM provider will determine whether your health may benefit from certain specialized services that are not covered by your health insurance provider. This consultation will be separate from any office visit that might be covered by your health insurance provider and will focus solely on the incorporation of the specialized services into your healthcare routine.
3. **Specialized Services:** During our consultation, we will discuss integrative supplemental therapies for your specific health conditions.
4. **Consultation Fee:** Fee can be paid monthly, quarterly, or annually.
 - a. Individual Patient: \$66.67 (monthly) **OR** \$ 200.00 (quarterly) **OR** \$ 800.00 (annually)
 - b. Family: \$133.34 (monthly) **OR** \$400.00 (quarterly) **OR** \$1,600.00 (annually)
5. **Follow-up Service:** At the conclusion of your consultation (either immediately in the office or promptly thereafter), your AFM provider will recommend which, if any, Specialized Services could contribute to your health and wellness. If you decide to incorporate one or more recommended Specialized Service into your treatment, you may incur additional charges. AFM will first discuss these charges and obtain your written consent prior to providing any Specialized Services.
6. **Entire Agreement:** This Agreement constitutes the entire agreement and sets forth the entire understanding between the parties with respect to this consultation agreement.
7. **Cancellation of Membership :** Membership can be cancelled and you will receive a prorated refund within 30 days by writing us a letter requesting discontinuation of services and membership.

After reading the terms of the Specialized Services Consultation Agreement, the parties have agreed to execute this agreement as of the Effective Date.

Credit/Debit Card Information

Name on Card: _____

Address associated with the card: _____
Address City State ZipCode

CREDIT CARD #: _____ Expiration Date: _____ CVV _____

Signature and or Verbal Consent _____ Date _____