



FAQs

FREQUENTLY ASKED QUESTIONS

What is the mission of your practice?

My goal is to provide the highest-quality medical care with an emphasis on patient safety and comfort, and a proactive, comprehensive approach to both disease prevention and wellness. I strive to provide excellence in care that is both compassionate and truly patient-focused. From the moment you call my office, I want you to be completely satisfied with every aspect of your care.

How is the practice different from a traditional medical practice?

In order to devote more time to each patient's care and individual needs, I have intentionally limited the size of my practice. I also offer certain non-covered amenities and benefits designed to personalize and enhance the health care experience. In-office appointments will start promptly, with little or no waiting time. This practice model also enables me to schedule longer patient appointments (at least 30 minutes for routine appointments). If an issue requires extra time for evaluation or discussion, I will accommodate you to the best of my ability. Also, after hours for urgent issues, you will be able to contact me on my cell phone and email, making it easier than ever to communicate.

What services are provided as a part of my annual fee?

Please see the Highlights & Details document for a complete list of amenities and benefits provided to my personalized care patients. Your annual fee pays for those non-clinical, non-covered services. Professional services that are covered by Medicare or a commercial insurance plan will be billed separately, and you will continue to be responsible for any applicable co-pays or deductibles relating to those services.

Where is your personalized care practice located?

My office is located at 150 E. Huron Street, Suite 800, Chicago, IL 60611.

At which hospitals are you on staff?

All local hospitals utilize hospitalists which means I do not admit to any hospital. However, I am affiliated with Northwestern Memorial Hospital. Should you need to be hospitalized, I will be able to communicate with the hospitalists and specialists who care for you at Northwestern. If you are at any other hospital, I will do my best to make myself available to communicate with you and to serve as an advocate on your behalf.

Who will cover for you when you are not available?

My goal is to be available to my patients 24 hours a day, 7 days a week. However, there will be occasions when I am out of town or otherwise unavailable. In these situations, a trusted colleague will serve as my covering physician.

Do I still need health insurance if I enroll with you?

Yes. Your annual fee only pays for the non-clinical, non-covered amenities and benefits that are described in the Highlights & Details document. Neither the fee nor the amenities take the place of general health insurance coverage. You are advised to continue your Medicare or other health insurance program coverage.

Will you be a provider on my insurance plan?

I intend to remain an in-network provider for Blue Cross Blue Shield (BCBS) commercial insurance products for employed patients. (Professional services are not covered by your annual fee). I will bill BCBS for all covered services and patients will be responsible for deductibles, co-pays and exclusions in accordance with individual plan guidelines. For all out of network commercial insurances, the patient pays at the time of the visit and we will submit to your insurance. If a refund is due, we will issue a refund. You will be responsible for any co-pays, deductibles and exclusions in accordance with individual insurance plan guidelines.

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Will you be a participating provider for Medicare?

Yes. My office will file your claims with Medicare as well as with your supplemental insurer on your behalf, as required by law. Office visit fees that are not reimbursed by insurance will be the responsibility of the patient.

Will my private insurance or Medicare reimburse my annual fee?

No. The annual fee is not covered by private insurance or by Medicare.

Is the annual fee tax deductible or reimbursable through my HSA or FSA?

In some instances, the annual fee, or part of the fee, may be payable through your HSA. You are advised to consult with your HSA or FSA plan administrator, employer, HR representative or tax adviser to clarify qualification in your particular circumstance.

What are my annual fee payment options?

Your annual fee may be paid in full by check to: Northwestern Cardiology and Internal Medicine, S.C. or may be paid annually, semiannually, or quarterly by credit card. If you opt to pay by credit card, the first payment will be charged to the credit card you indicate on your Membership Agreement Form upon receipt of your executed Membership Agreement Form. The remaining balance of your annual membership/enrollment fee (if any) will be charged automatically to your credit card in installments after your start date, accordingly. Until we hear otherwise, payments will be processed continually.

What about labs, X-rays, specialists' fees and hospitalization?

All medical procedures and services, whether performed in my office or by other providers or health care facilities, will be billed by the performing physician and/or entity.

Will I be required to pay my annual fee even if I do not use your services?

Yes. Paying your annual fee allows you to be a member of my practice and to be in touch with me whether you are sick or well. I strongly encourage you to utilize the benefits offered, regardless of your state of health, to proactively safeguard your well-being.

What happens if I move out of the area and need to terminate after I enroll?

Your membership agreement can be terminated upon 30 days' written notice to me/my practice. If you move or wish to secure a new physician, the annual fee may be refunded on a prorated basis.

What if I have an emergency?

Please know that you can contact me at any time. **However, if you have a life-threatening emergency, call 911 immediately.** You can then call me or ask the hospital personnel to contact me so I may assist in your care. If you have a non-urgent problem, feel free to contact me first.

What should I do if I become ill while traveling or away on an extended vacation?

If the problem is minor, call me first. **However, if you have a life-threatening emergency, call 911 immediately – then you can call me.** If you seek care at an emergency room or urgent care center out of my area, you should feel free to ask the doctor seeing you to call me for coordination of your care. If you should require hospitalization while away, at your request, I will attempt to establish regular phone communication with you and your attending physician(s) to ensure continuity of care. For prescriptions, I will seek to accommodate your requests if state/local law allows.

What if I need to see a specialist or a surgeon?

Should you request, I am available to help you decide which specialist to see and to coordinate such consultations. This will ensure the most appropriate resource is used, the earliest arrangements are made, and your applicable medical information is sent in advance of your specialist visit.

What if I have questions about my concierge enrollment or membership?

Please call (847) 432-4502 to be connected with Specialdocs Consultants, LLC, the outstanding company long respected for its expertise in concierge medicine and manages the membership aspect of my practice. They can help answer your questions related to enrollment, membership billing and renewals.