



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

Please see the enclosed Highlights & Details page for a complete list of amenities and benefits. We will provide these non-covered services at no additional charge. Your annual fee pays for those non-clinical, non-covered services. Professional services that are covered by Medicare will be billed separately, and you will continue to be responsible for any applicable co-pays or deductibles relating to those services.

## **What is the mission of your practice?**

Our goal is to provide the highest quality medical care and services, emphasizing a proactive, comprehensive approach to both disease prevention and proactive wellness. These services are provided in a relaxed, and yet professional setting. From the moment you enter our office, we want you to be completely satisfied with every aspect of your care.

## **How is the practice different than a traditional medical practice?**

We have limited the size of our practice to devote more time to each patient's care and individual needs. This practice model allows us to schedule approximately 30 minutes for routine appointments and approximately 60-90 minutes for the Comprehensive Annual Health Assessment. Appointments will start promptly, and we are able to spend more one-on-one time with you. If a problem requires extra time for evaluation, we will reasonably accommodate you to the best of our ability. In addition, you will receive your doctor's personal cell phone and email to further enhance timely communication.

## **Where is your office located?**

Our office is located at 7 Riversville Road, Greenwich, CT 06831

## **At which hospital are you on staff?**

Our affiliation is with Greenwich Hospital. Dr. Cipriani is also on staff at Stamford Hospital and Dr. Krauss is also on staff at White Plains Hospital.

## **Who will cover for you when you are not available?**

Our goal is for a capable physician to be available 24 hours a day, 7 days a week. Our main office number is always answered by a live person 24/7. There will be occasions when your own physician is out of town or otherwise unavailable. In these situations, a trusted physician will serve as the covering physician. During office hours, we ask that you speak directly to a staff member while we are busy seeing patients. After office hours, you may also call our office number or contact us directly by email or cell phone.

## **Do I need health insurance if I enroll with you?**

Yes. Our medical practice does not take the place of general health insurance coverage. Glenville Medical Concierge Care is a primary care medical practice, not a health insurance program. You are advised to continue your PPO Medicare or other insurance program as well as participation in your FSA or HSA plan.

## **Will you be a 'Provider' on my insurance plan?**

We do not participate as in-network providers for commercial health insurance plans. In the event that we need to refer you to a physician outside of Glenville Medical Concierge Care for any necessary consultations or to facilities for diagnostic tests and hospitalizations as medically indicated, all procedures will be billed by the performing entity. Those services should then be covered according to your particular insurance plan.

## **Are you a Participating 'Provider' for Medicare?**

Yes. We will file your claim with Medicare, as well as with your supplemental insurer on your behalf, as required by law. For any patients who may have a Medicare Advantage plan, office visit fees will be the responsibility of the patient.

### Do you bill Medicare for my annual fee?

No. Our annual membership fee only includes services and benefits as described in the Highlights & Details that are not covered by Medicare (or any other payor) and will not be paid for or reimbursed by Medicare.

### Does private insurance reimburse my annual fee?

The annual fee is not reimbursable by your insurance plan.

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

In many instances, the annual fee is payable through your HSA. You are advised to consult with your FSA or HSA plan administrator, employer, HR representative or tax advisor 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: **Glenville Medical Associates, PC** or may be paid annually, semiannually or quarterly by credit card. If you opt for the semiannual or quarterly payment option, upon receipt of your enrollment form, the first payment will be charged to the credit card you indicate on your Membership Agreement form. The remaining balance of your annual enrollment fee 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 lab, x-ray, specialists' fees and hospitalization?

Your annual fee pays for membership in the practice, and for many other non-covered benefits. All procedures and services not performed in our office will be billed by the performing physician and/or entity and are not included in the annual fee.

### What if I have an emergency?

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

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

If the problem is minor, call us first. **However, call 911 if you have a life-threatening emergency, then call us.** With the exception of 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 seeing you call us for coordination. We will be readily available for phone consultation with you and/or other healthcare personnel. If you should require hospitalization while away, at your request we will attempt to establish regular phone communication with you and your attending physician(s) to ensure continuity of care.

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

Because we have been practicing in the Greenwich area for more than three decades, we have a broad knowledge of local and regional surgical and medical subspecialty expertise in our area. 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.

### 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 our practice whether you are sick or well. We strongly encourage you to utilize the many benefits offered, regardless of your state of health, to proactively safeguard your health.

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

Many patients remain in the practice even after moving; however, your membership agreement can be terminated upon 30 days written notice. If you move and wish to secure a new primary care physician, the annual fee will be refunded on a pro-rated basis. However, if the Comprehensive Annual Health Assessment has been completed, no refund will be offered. Your most recent records will be sent to your new physician upon receipt of a signed release.

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

**Call our Membership Information Line at (914) 370-8828** to be connected with Specialdocs Consultants, the outstanding company long respected for its expertise in membership medicine who assists with the membership aspect of our practice. They can help answer your questions related to enrollment, membership billing and renewals.