

# BELLEVUE MEDICAL PARTNERS PLLC

Spring 2009



1750 112<sup>th</sup> Ave NE Suite A-102 Bellevue, WA 98004

phone (425)637-1022 fax (425)637-2011

## Medicare and Insurance

We usually like to address some of the hot medical topics but recently we've had an increase in questions and concern about Medicare and other reimbursement issues with Bellevue Medical Partners, PLLC. We think it would be useful to pause and review some of the government and insurance industry landmines that have to be avoided.

### INSIDE THIS ISSUE:

Medicare and Insurance	1
Newsletter updates	2
Drug Pricing	2
Office News	2
People and Places	2
Contact Us	2

Drs. Williams and Kaner both partner with Overlake Hospital to provide medical services to the senior population at the Overlake Senior Health Center. That clinic accepts Medicare assignment for payment. Medicare rules state that all Medicare eligible patients must be treated (and billed) the same way. Since Bellevue Medical Partners PLLC contracts directly with the patient and does not bill nor accept payment from any insurance company, Medicare considers it illegal for anyone who is eligible for Medicare to be seen at our clinic. Patients who would normally be eligible for Medicare can continue to be treated at Bellevue Medical Partners, PLLC by contacting the Medicare office and waiving their Medicare Part B benefits. In these situations, Medicare Part A (inpatient hospital care) continues to be in force while Medicare Part B (outpatient medical care) is replaced by the patient's private policy or in some cases by self-insurance. While several people have done that and continue to be followed at our clinic, it is a significant economic decision and should be carefully evaluated. Even though both Dr. Williams and Dr. Kaner have full practices in the Overlake Senior Health Center, it is our promise to our patients that we will continue your care if you choose to transfer next door at the time of Medicare eligibility.

When Bellevue Medical Partners PLLC began in October 2002, it was a new concept and few in the insurance industry paid attention since it was assumed that this model would ultimately fail. As we now know, there is a significant demand for an old-fashioned relationship with the physician where the office staff knows your name, the medical decisions are thoughtfully applied to your specific case based on the best available knowledge and the physician and staff is your friend who advocates for you without the incentive of the insurance paycheck. As this model grew in popularity, the insurance lobby moved quickly to limit the threat to their control over the patient population. They proposed that physicians were acting as insurance companies and moved to declare concierge-style practices illegal. About a year ago, legislation was finally passed that allowed concierge practices to legally exist with some very specific definitions that protect insurance companies and potentially limit access to this type of practice.

The most important definition is that the monthly fee is legally called a "service fee" which ALL insurance companies specifically exclude from coverage. This means that our monthly fee cannot be submitted to the insurance company for reimbursement. It does NOT stop you from paying for the service fee from a Health Savings Account (HSA) which allows you to take advantage of paying with pre-tax dollars.

Hopefully, this answers many of the questions about our type of practice. To our knowledge, we are the only ones in the United States that have this combination of practices (Medicare and Non-Medicare). The result is a unique tangle of regulations and a built-in attrition in the practice as Medicare-eligible seniors transfer their care each year. We will continue our endeavor to provide a quality of care that merits your trust and referrals. We'll get back to more appetizing medical topics with our next letter.

## Drug Pricing



Medications can be quite costly. Those of you who are paying cash for your prescriptions may be interested to know that prices can vary greatly from pharmacy to pharmacy. You may want to call around before filling your next prescription. A few of the pharmacies that tend to be less expensive include Costco, Walgreens, Fred Meyer, and Wal-Mart. These pharmacies also have a long list of generic medications that are available for around \$4 per month. While being very reputable pharmacies, Bartell Drugs and Rite Aid tend to have much higher drug pricing. We are in no way advising you to switch pharmacies, but would like you to be aware of the money you could be saving.

On a recent price comparison, it was found that the cost of a 30 day supply of a generic medication varied as much as 10x between the pharmacies. A comparison of brand name medications found a difference of over \$200 per 30 day supply. Chances are you have a better way to spend your money than on overpriced medications.

## Office News

Ali is getting a new name! Ali Williams will soon be known as Ali Goldsmith. The wedding is due to take place on April 7<sup>th</sup> in Maui.



## Newsletter update

If this is the first newsletter you've seen in a while, you haven't been visiting our website. About 9 months ago, in an effort to conserve paper, we began posting the newsletter on the website. Evidently many of you didn't realize the change. If you prefer to get the electronic version of the newsletter please notify Karen, by e-mail, and she will be happy to send them out to you. If you would rather return to getting a paper copy, do nothing, and they will magically appear in your mailbox. We would hate for you to miss out on the wealth of information that is generated in our quarterly newsletter!

Contact: [Karen@BellevueMedicalPartners.com](mailto:Karen@BellevueMedicalPartners.com)

## People and Places

Dr. Williams will be out April 6-10 and July 11-19.

Dr. Kaner will be out April 27-May 1.

Ali will be out April 2-16 and July 11-19.

Karen will be out April 3-9.



### Contact us:

If you prefer email as a source of communication, here's our info:\*

For general office information contact:

[Ali@BellevueMedicalPartners.com](mailto:Ali@BellevueMedicalPartners.com)

For billing issues contact:

[Linda@BellevueMedicalPartners.com](mailto:Linda@BellevueMedicalPartners.com)

For nursing issues contact:

[Karen@BellevueMedicalPartners.com](mailto:Karen@BellevueMedicalPartners.com)

\*NOT TO BE USED FOR URGENT OR TIME SENSITIVE MATTERS.