

WellBeingMD, LTD
Creating Wellness, Transforming Lives

Dear Patient,

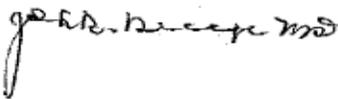
We are writing to inform you of a change in our participation in insurance networks. As of January 1, 2019, our status with Medicare and Medicare Advantage plans will change.

What does this mean for you as a patient?

1. Medicare Advantage Programs will not be accepted. Medicare Advantage Programs are just a wolf in sheep's clothing and really are HMO's by design. WellBeingMD has never accepted the philosophy and procedures of such entities. We want to be able to maintain the ability to address your needs and how you want to be treated rather than being bound by HMO rules. WellBeingMD has always strived to put your care ahead of complicated, time-consuming and often un-necessary demands of government and private insurance. Unfortunately, their demands have grown to the point where it is interfering with our staff's ability to provide efficient care and my own attempts to provide state of the art care that emphasizes wellness.
2. If you have a Medicare Advantage plan and wish to remain in our practice, you will need to switch to a standard Medicare policy with a secondary supplemental insurance during the enrollment period which starts November 1, 2018. Please consult with a reliable insurance agent to make this conversion or your benefits manager from your previous employer.
3. WellBeingMD will also no longer be a participating provider in Medicare. **To be clear, we will still honor your Medicare insurance and are not dismissing you as patient. The change on your end is that you will be paying for services at the time of the visit.** The charges will remain as based by Medicare standards. The paid visit claims will be submitted by our billing service electronically to both Medicare and your secondary insurer. This is not a new method of handling insurance. In 2006, when I joined the former practice of the late Paul Winter, MD, patients accepted this simple and straightforward approach.
4. Deductibles will still apply. Payments at the time of service may be made with Cash, Check or Credit Card.

We greatly appreciate the opportunity to serve as your physician and will be happy to continue in that role in the future. My staff and I have always worked diligently to provide the highest quality care that is personalized, comprehensive and at the cutting edge of science. Becoming a Non-participating Medicare provider is another step to secure our ability to provide that care to you.

Sincerely,



Team WellBeingMD, LTD
2018/11



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