

Patient Agreement and Disclosure

Subscription fee: Patients will pay a subscription fee so they can see Dr. Stewart for care.

Insurance: Dr. Stewart has resigned from all insurance panels, including Medicare. He will stop submitting bills to insurance after his official termination date with each of the plans. His last day participating with Medicare and Regence Medicare Advantage will be March 31, 2015. His last day participating with Aetna and Regence commercial plans will be January 31, 2015. His last day participating with all other plans is January 5, 2015.

Office hours: Dr. Stewart will have scheduled hours on Tuesday, Wednesday, and Thursday at least 46 weeks a year. He will limit the time he spends out of the office for vacation and conferences to no more than six weeks a year.

Services: Dr. Stewart will see patients in the office Tuesday through Thursday. On other days, he will coordinate care using the phone, Skype visits, email, and text messages when it is possible. He will also see people after hours in the office when it is possible and when it is the most appropriate thing to do. He will not charge extra for minor office surgeries or other procedures. He will charge his cost for any immunizations or lab tests that are done in the office, and he will continue to provide your insurance information to our reference lab so they can bill your insurance for any tests that are sent out. A subscription to Dr. Stewart's practice does not provide comprehensive health insurance coverage, and it is not a contract of insurance. It only provides for services he is comfortable providing in the office or remotely, as noted above.

Bills: Dr. Stewart will *not* provide you with a bill that you can submit to your insurance. Your prepayment covers his services, and insurance is not designed to pay for this kind of arrangement. However, if you have a Health Savings Account (HSA), it is possible that a new law will direct the IRS to let you pay Dr. Stewart out of your HSA. Currently, these payments would be compatible with Washington State law and with the Affordable Care Act, but the IRS does not allow them yet.

Medicare: If you are a Medicare patient, you will sign an agreement that says you will not try to get Medicare to reimburse you for Dr. Stewart's services, because that would be against the law. However, Medicare can still pay for lab tests that are sent out and for x-rays that are ordered. (If you have a Medicare Advantage HMO, check with them to see if they will cover tests that Dr. Stewart orders.) Of course, you can continue to use your Medicare benefits for visits to any participating provider.

The Payment Details

Payment options: You have three options for paying the membership fee:

- You can pay monthly using a direct payment from your bank. Each monthly payment will be \$49, for a total of \$588 for a full year.
- You can prepay \$588 each January for the following year.
- You can prepay \$160 each January, April, July, and October for the following three months (calendar quarter). The annual cost under this plan is \$640. You will not be able to schedule a visit or to receive other services unless you have already paid for the quarter.

You can make annual or quarterly payments using cash, check, or credit card. If your check is returned for insufficient funds, or if your credit card is declined or expired, I will have to charge you an additional \$35 to cover my costs as a result.

Fee Schedule Changes: We may change the fee schedule or hours of operation at any time, but no more than once a year, and you will be given a 60 day written notice in advance of any fee schedule changes.

Cancellation: You can cancel your subscription by sending Dr. Stewart a written request as long as he receives it before the first day of the next calendar quarter. If you are making monthly payments, you will continue to be responsible for them until the beginning of the next calendar quarter. If you prepaid for an entire year, Dr. Stewart will refund the amount you prepaid for any remaining quarters. Dr. Stewart can cancel your subscription for non-payment of fees, or if he determines that he is no longer able to provide you with care.

Registration fee: If you don't subscribe to the practice at the beginning of 2015 but decide later to subscribe, or if you want to rejoin the practice after cancelling your subscription, you will be charged an additional registration fee of \$100 for the first quarter of your subscription. You will not have to pay a registration fee if you remain continuously subscribed.

By my signature below, I agree to become a subscriber to Dr. Stewart's practice, and agree to the terms of this agreement.

SIGNATURE: _____

DATE:

PRINTED NAME: _____

SIGNED BY:

__ Patient

__ POA/Guardian