

# **CAS Premier Health, LLC**

106-A Ridgeview Drive  
Cary, NC 27511  
(919) 319-6363  
Fax (919) 319-1331

## **Frequently Asked Questions**

### **What is Concierge Medicine in general?**

It is a medical practice in which the physician is able to devote greater time to the patient's individual needs. It is also called Personal Medicine. This type of practice emphasizes service and the highest quality preventative healthcare. It also emphasizes convenience and is designed to be proactive in keeping patients in optimum health through active prevention of disease as well as the treatment of diseases when they occur.

### **How does it differ from a traditional practice?**

In a traditional medical practice, doctors are responsible for several thousand patients. In a concierge medical practice, the number of patients in the practice is limited to several hundred. This improves access to the physician, allows more time with the physician and decreases wait times. Appointments can generally be scheduled the same or next day. Appointment times are also generally longer so that medical issues can be addressed more thoroughly and all questions can be answered without feeling rushed. Unlike traditional medical practices, only when the concierge doctor is out of town or on vacation will the patient have someone other than his or own doctor.

### **What if I need care after hours?**

Dr. Stevens will be available by cell phone 24/7 and via email should urgent or emergent problems arise outside of usual business hours. Members will be given Dr. Stevens' personal contact information including his cell phone number and email addresses. Frequently, concerns can be addressed over the phone or by email. Should immediate attention be required, Dr. Stevens will arrange and coordinate the appropriate evaluation.

### **What if I need hospital services?**

Should hospitalization be necessary, Dr. Stevens will be responsible for the patient's care and coordinating any specialist care that might be needed during hospitalization. (By January 1, 2010, Dr. Stevens will have obtained admitting privileges at Rex Healthcare and Wake Med Cary.)

### **Does the practice provide preventative medical services?**

Yes! Preventing disease is an important part of any wellness plan. Dr. Stevens can discuss and help patients implement healthy lifestyle changes that can reduce the risk of certain diseases. Screening tests to detect disease at early stages are also important and Dr. Stevens can advise a patient what tests are available given the patient's history, age, risks, etc.

### **What if I need to see a specialist?**

Dr. Stevens will assist a patient in seeing the most appropriate specialist for any particular problem, locally or out-of-town, if needed. This includes scheduling an appointment for a patient if desired, which frequently will aid in being seen more quickly for urgent problems.

### **Will my dependents be covered?**

If two adult members in the same family have joined CAS Premier Health, then all children less than 18 years of age will be covered at no additional cost. (Children up to age 23 will be covered if they are full-time students.)

### **What if my out-of-town guest or family member becomes ill?**

CAS Premier Health will see out-of-town family members in need of unexpected medical care. The family member's insurance will be billed for any and all medical services.

### **What is the fee and how often do I pay the retainer fee?**

Effective January 1, 2010: the annual membership fee is \$1,080.00 if paid at one time before 1/1/10 and the semi-annual fee is \$600.00 twice per year if billed to a credit card or paid by check and paid by 1/1/10 and 7/1/10. This covers all non-insurance covered services provided by Dr. Stevens and/or Triangle Family Care. The annual fee is due every year by January 1<sup>st</sup> and the semi-annual fee is due by January 1<sup>st</sup> and July 1<sup>st</sup> of each year.

### **Is the fee covered by my insurance?**

No. Medicare and other private insurances do not cover the annual fee. However, it is necessary to maintain insurance to cover the costs of labs, radiology services, specialist's care, hospitalization and medical services provided by Dr. Stevens or Triangle Family Care.

### **Can I use my pre-tax "healthcare flexible spending account" or my "healthcare savings account" or my "cafeteria plan" to cover the fee?**

Probably yes. Please check with your plan. Some flex accounts will allow a patient to use pre-tax dollars to cover the annual fee.

### **Do you still file with my insurance company?**

Yes. All covered medical services will be billed to your insurance company or to you. If you do not have insurance, it will be billed to you at a discounted rate. Co-pays are required by insurance companies. Co-pays will be collected at the time of your visit. However, Dr. Stevens can waive your co-pays.

### **A thousand eighty dollars is a lot of money; how can I afford this?**

First, it might amount to less out-of-pocket money for you than it would first appear on an annual basis. For example, if your insurance company pays for an annual physical, you will be reimbursed the amount of money that is paid to Dr. Stevens or Triangle Family Care (TFC) on your behalf (this could be anywhere from \$100-\$250.00). Also, if Dr. Stevens waives your co-pays, then the overall annual cost would be less.

### **I don't understand why I am charged a fee if I have insurance and it is billed too?**

The annual fee is charged for access to Dr. Stevens and TFC for non-covered services that your insurance company will not pay. Dr. Stevens/Triangle Family Care and CAS Premier Health cannot provide the benefits they offer without drastically reducing the patient load. To offset the costs that requires, an annual retainer fee is charged.

**One of the benefits is a comprehensive annual exam. What if my insurance company pays for that?**

If a patient's insurance company pays for an annual medical examination (i.e. physical), the amount paid will be printed on the explanation of benefits (EOB). Full reimbursement will be made to the patient within sixty (60) days after payment is received by Dr. Stevens or Triangle Family Care from the insurance company.

**What is the relationship between CAS Premier Health and Triangle Family Care (TFC)?**

CAS Premier Health will not technically provide any medical services. CAS Premier Health will contract with Dr. Stevens and Triangle Family Care to provide any and all medical services to the members of CAS Premier Health. Triangle Family Care will still provide care and services to those patients who do not become members of CAS Premier Health. Triangle Family Care providers (currently Kellie Furin, FNP and Crystal Moran, FNP) will continue to provide these patients with excellent healthcare with Dr. Stevens available as their back-up. Once CAS Premier Health has reached its maximum enrollment, Dr. Stevens will directly and only see CAS Premier Health members. Until that time, Dr. Stevens will see patients of Triangle Family Care who are not members of CAS Premier Health.

**What are my options if I do not join CAS Premier Health?**

Triangle Family Care patients have a few options:

- 1) Remain patients at Triangle Family Care and see the other excellent TFC providers (currently Crystal and Kellie). Once CAS Premier Health is full, TFC intends to hire another physician as well.
- 2) Remember that Dr. Stevens will be seeing patients as usual at Triangle Family Care until CAS Premier Health is full.
- 3) Dr. Stevens will, as scheduling allows, perform annual physical exams for any TFC patient who is NOT a member of CAS Premier Health.
- 4) Up to 50 interested TFC patients who cannot afford the annual fee will be offered free membership, to be determined by a drawing.
- 5) Transfer your care and records to someone outside of Triangle Family Care. Triangle Family Care will assist you in transferring your records, if you so desire.

**I am healthy and only need to see a physician for my annual examination. How does this new model benefit me?**

It may not, unless you become suddenly ill and need or want a doctor or medical advice right away. Dr. Stevens will, however, as scheduling permits, perform annual physical exams on TFC patients who are not CAS Premier Health Members.

**What if I need or want to end my membership in CAS Premier Health?**

Any member can cancel his or her membership at any time with at least a thirty (30) day notice and your annual membership fee will be refunded in part based upon the length of your membership participation and services accessed while a member.

**Is the annual membership fee tax deductible?**

For many members, the annual fee may be tax deductible depending on your income and total medical expenses and whether or not you have a flexible spending account or healthcare savings account. Please consult with your tax or human resources advisor for a final determination.

**What happens if Dr. Stevens becomes ill or is out of town?**

It is unusual for Dr. Stevens to be so ill that he cannot care for his patients. If this situation does arise or when Dr. Stevens is out of town, another healthcare provider chosen by Dr. Stevens will cover his patients. Dr. Stevens may still be available by phone or email when he is out of town or ill.

**How many times can I be seen as a member of CAS Premier Health?**

A member of CAS Premier Health can be seen as often as is needed. There are no limitations on the number of visits per month or per year.

**How long can I spend with the doctor at each visit?**

Dr. Stevens will spend as much time as is needed to help you with your health concerns. This is just one advantage of this type of practice model.

**What types of insurance are compatible with CAS Premier Health?**

Since all medical services will be provided by Dr. Stevens and Triangle Family Care, the insurance types that are compatible are the ones that Triangle Family Care and Dr. Stevens accept. Currently, most all insurances are accepted except Medicaid. Even if you have no insurance, Triangle Family Care and Dr. Stevens will provide same day discounts for those patients without health insurance.

**What if I spend six months of the year out of the area, is there still a benefit to me?**

Yes, Dr. Stevens will consult and coordinate care with any other doctor or hospital in a timely manner if you so desire. This includes talking with doctors or hospital staff where you are, emailing and faxing records when needed. Most importantly, anywhere in the world you may be, if you have phone or internet service, you will have access to Dr. Stevens.

**What if I cannot come to the office for an appointment?**

Dr. Stevens will make every possible effort to care for you whether you are at home or at your office, including making personal house calls if necessary. However, Dr. Stevens cannot bring all the equipment he has at the office to your home or office, so services at your home or at your office may be limited in scope.