



## **FREQUENTLY ASKED QUESTIONS (FAQs)**

- 1. What is the mission of 1-On-1 MD, LLC?** The practice mission is to provide the highest quality medical service with strong emphasis on personalized comprehensive patient care. In addition to attending to your medical needs, Dr. Huang will work closely with you to help prevent medical illnesses before they occur. This proactive one-on-one approach will be provided in a relaxed professional setting with the focus on optimizing your health and wellness.
- 2. How will the new practice be different?** With the new practice format of fewer patients, Dr. Huang will be able to spend significantly more time with you, a vital aspect of patient care which has become impossible to maintain in the current healthcare system. She will be able to dedicate more time and attention to each individual patient, providing 24/7 direct communication as needed. Appointment scheduling will be much more flexible, and the 1-On-1 MD team will make every effort to accommodate you. Furthermore, we will assist you in scheduling testing outside our office and coordinating care with hospitals and specialists.
- 3. What services are provided as part of my annual fee?** Please refer to the enclosed brochure for a complete list of 'Membership Services & Benefits'.
- 4. Will Dr. Huang still be on staff at Northwestern Hospital system?** Yes. Dr. Huang's affiliation with Northwestern Memorial Hospital will not be affected by the practice change. As an Attending Staff at Northwestern, she will work closely with the Internal Medicine hospitalist staff when her patients are admitted. If you require hospitalization, Dr. Huang will make visits at no additional charge and assist in coordinating your inpatient care.
- 5. Who will cover for Dr. Huang when she is not available?** The physician's goal is to be available 24/7 for the patients. There will be occasions when Dr. Huang is out of town or otherwise unavailable, at which time, there will be a designated physician who will ensure continuity of care. For practical reasons, 1-On-1 MD, LLC reserves the right to designate the covering physician to perform any and all services should the need arise.
- 6. Do I still need health insurance if I enroll?** Yes. 1-On-1 MD, LLC is a primary care medical practice, not a health insurance program. It does not take the place of general health insurance coverage. You are advised to continue your insurance program, Health Savings Account, PPO, and Medicare.

- 7. Will my insurance still be billed for my office visits?** *Effective November 15, 2009, Dr. Huang has elected not to participate as an in-network provider for any commercial health insurance plans. As an out-of-network provider, we will no longer collect co-pays. At the time of your office visit, you will be charged \$45, \$55, or \$70 depending on the complexity of the visit. Some additional charges, for blood work/urinalysis/additional EKG's/injections/procedures may be imposed, but they will be billed to patients at our cost to administer. For office visits, payment will be collected at the time of service. We will then submit the necessary paperwork marked "Paid in Full" directly to your insurance company. Any applicable reimbursements will be sent directly to you by your carrier. Office visit charges, with the exception of your annual wellness exam, are not included in your annual fee.*
- 8. Will Dr. Huang still be a Participating provider for Medicare?** *Yes. Dr. Huang's status with Medicare will be unchanged. We will continue to bill Medicare as well as your supplemental insurer on your behalf, as required by law.*
- 9. Does 1-On-1 MD, LLC bill Medicare for the annual fee?** *No. The annual fee only includes services that are NOT covered by Medicare (or any other payor) and, as such, cannot be paid for or reimbursed by Medicare. We will bill Medicare for your sick visits and for any additional services performed at my office that ARE covered by Medicare. The annual wellness exam is included in your annual fee as well as many other amenities listed in the brochure under *Membership Services and Benefits*. Please consult **INSURANCE INFORMATION** page for details on established and new Medicare patients.*
- 10. Will my private insurance reimburse my annual fee?** *It is unlikely that this service will be reimbursable. However, some Flexible Spending and Health Savings Accounts may pay for all or part of the annual fee. Members are advised to consult their human resources representative at their place of employment, or their FSA or HAS plan managers.*
- 11. Is the annual fee tax deductible?** *The fee is a medical expense and may be deductible. Members are advised to consult with their tax consultant.*
- 12. What about fees for other services such as lab, x-ray, specialists' fees, and hospitalization?** *Your annual fee covers your membership in the practice, your annual wellness exam, and all the amenities listed in the brochure under *Membership Services and Benefits*. All other procedures and services not performed in our office will be billed by the performing entity.*
- 13. What do I do if I become ill while traveling or away on an extended vacation?** *If there is a life-threatening emergency, call 911 and then call Dr. Huang. Call Dr. Huang first if the problem is minor. With the exception of a few controlled substances, most prescriptions can be ordered anywhere in the country. If seeking care at an outside*

emergency room or urgent care center, have the doctor call Dr. Huang to coordinate your care. If you should require hospitalization while away, at your request Dr. Huang will attempt to communicate with you and your attending physician to ensure continuity of care.

- 14. What if I need to see a specialist or a surgeon?** As always, our patients are free to consult any specialist they wish. Dr. Huang is available to help you decide which specialists to see and to coordinate such consultations. In this way the most appropriate resource is used and the earliest arrangements are made. Any applicable medical information will be sent in advance of your specialist visit to facilitate your care.
- 15. 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 1-On-1 MD practice whether you are sick or well. Dr. Huang strongly encourages members to utilize all the amenities offered, including the annual wellness exam, regardless of your state of health.
- 16. What happens if I move out of the area after I enroll?** If you move and wish to secure a new primary care physician, the annual fee will be refunded on a pro-rated basis. However, once the annual wellness exam has been completed, there will be no refund. A copy of your records will be sent to your new physician upon receipt of a signed release. Such release is required by law.
- 17. If I spend only half of the year on Chicago area, do I have to pay the full annual premium?** Yes. We believe that continuity of care is a vital component of optimal patient care. As such, our dedication and service to our patients are ongoing throughout the year.
- 18. Can I wait and enroll later?** By design, 1-On-1 MD is a membership practice with a limited enrollment. Once that enrollment limit is reached, a waiting list will be established. Every effort will be made to accommodate interested patients; however, the enrollment limit must be honored in order to continue the highest standard of personalized care to all the patients. (Please refer to the brochure for *the early sign-up discount rate guaranteed for three service years.*)
- 19. What are the Renewal and Termination policies?** The annual membership fee covers a period of (1) year, or "Service Year". Failure to pay the renewal membership fee prior to the anniversary of the Effective Date shall result in termination of your membership. (For example, if the Effective Date is November 15, 2009, then you must renew on or before November 14, 2010). You or 1-On-1 MD, LLC may terminate the Membership Agreement at any time upon 30-day written notice. If either party terminates Membership Agreement for any reason prior to your 1-On-1 MD Comprehensive Annual Physical, you will be entitled to a prorated refund of the annual membership fee. If you have received your 1-On-1 MD Comprehensive Annual Physical, you will not be eligible for a refund.