

## FAQs

### CONCIERGE MEDICINE:

#### **What is a membership practice?**

The “membership practice” model is one in which each patient who is a member of the practice pays an Annual Fee that covers some of the Internal Medicine care received in-office as well as enhanced services not normally available in a traditional medical practice, such as extended office hours, direct access to the physician by email, same or next day sick appointments, unhurried office visits, short in-office wait times, and coordination with specialists. It also includes coordination with hospital physicians, should you be hospitalized. This new approach is really a return to old-fashioned care. It is a smaller, more intimate practice that allows you to have a personal relationship with your physician. The goal is to provide care that is more responsive, thorough, and individualized. Drs. DiFresco and Fine provide services that place a premium on time and relationship-based medical care. To provide this level of individualized medical attention, we see fewer patients per day and we charge a membership fee instead of accepting insurance.

#### **Do Drs. DiFresco and Fine offer a membership plan?**

Yes. IMW offers two membership options: *IMW Select* and *IMW Complete*.

#### **What is the fee for IMW Select?**

The Annual Fee for IMW Select is \$1,800 per patient, payable by credit card on an annual basis. As long as you stay with the practice, you will renew this payment every 12 months. For example, if you enroll in April 2024, you will renew your membership in April 2025. Please understand that you need to pay the annual fee before we are able to schedule an appointment

#### **What does the Foxhall Internists Prime Annual Fee cover?**

- Extended, comprehensive annual physical examination
- EKG
- Comprehensive lab testing associated with the Annual Physical
- Flu shot and tetanus shot when they are due
- Access to same day/next day appointments

- Patient portal through which you can contact your doctor. The portal also gives you access to labs and reports in our EMR.
- Access to nighttime and weekend on-call physicians.
- Extensive review of outside medical records
- Coordination of care with specialists
- Your dependents (< 30 years of age) may be seen on a fee-for-service basis

### **What is the fee for IMW Complete and how does it differ from IMW Select?**

The Annual Fee for IMW Complete is \$2400 per patient, payable by credit card on an annual basis. As long as you stay with the practice, you will renew this payment every 12 months. For example, if you enroll in April 2024, you will renew your membership in April 2025. Please understand that you need to pay the annual fee before we are able to schedule an appointment.

- This plan covers all of the services listed above in IMW Select plus 5 additional visits (this includes in-person and telemedicine visits).

### **Does IMW see patients outside of the membership plan?**

Yes. We see adolescents and young adults on a fee-for-service basis. Please see our Adolescent and Adult Medicine page.

### **What if I am sick?**

Dr. Fine and Dr. DiFresco will always be able to see our sick patients within 1 business day. On weekends or over holidays, we can be reached by phone and will arrange care until we can see you in the office.

### **How can I get in touch with my doctor?**

Communication with your doctor is prioritized - when you call our office, one of our caring assistants will answer the phone (we do not have a 'phone tree'). We communicate with our patients over the telephone and our secure patient portal. You will always receive a response within 24 hours.

### **What other expenses will I incur?**

- If you are enrolled in IMW Select, you will pay for any additional office visits (in-person and telemedicine).
- These charges range from \$125 - \$400 depending on the complexity of the visit.

### **Do I have to pay a co-pay?**

There are no co-pays for services covered under the Annual Fee.

### **I already have good health insurance – why should I pay extra to join this practice?**

The membership model provides a level of personal service not generally found in a traditional primary care medical practice, including extended hours, direct access to your physician email, comprehensive office visits, and true coordination of your care with specialists and other physicians handled personally by your physician.

### **Do I need to keep my existing health insurance?**

IMW Select and IMW Complete are NOT insurance plans, and you will need to keep your existing health insurance to cover specialist physician services, lab tests, x-ray and other diagnostic services, prescription drugs, and hospitalizations.

### **Can the annual fee be submitted to my insurance company for reimbursement?**

Yes, at the time of your annual physical exam and any office visits, IMW will provide you with paperwork that reflects services you received that day as well as proof of payment. You may submit directly to your insurance for reimbursement. Each insurance plan will approach this issue differently, so if you have more specific questions, you should contact your insurance company representative.

Please note, the information above regarding reimbursement does **not** apply to Medicare or HMO plans. You cannot submit any paperwork to Medicare or to any HMO for reimbursement.

## **How do I pay?**

We prefer to invoice our patients through a system called HINT Health. If you have difficulty using the HINT Health system, please call or email us and we will process your credit card over the phone.

## **I'm covered by Medicare. Can I still come see Drs. DiFresco and Fine?**

Yes, however, because Drs. Fine and DiFresco have opted out of the Medicare program, Medicare will not cover any portion of the Annual Fee or any services provided that are charged separately outside the Annual Fee. We will not submit any claims to Medicare and you may not submit claims to Medicare for payment for any services provided by our office. Drs. Fine and DiFresco will continue to write prescriptions and orders for x-rays, and other services needed outside of her practice. Your Medicare coverage will continue to cover all other physician visits, hospital bills and procedures done outside of our office. Participation in the IMW concierge plans will not affect your Medicare coverage for these other services in any way

## **I'm covered by an HMO. Can I still join the practice?**

Yes; however, it's important to understand that the doctors do not participate in any HMOs. If your HMO requires prior authorization from your primary care physician for referrals and labs, we will not be able to execute that. Also, we will not submit any claims to your HMO and you may not submit claims to your HMO for payment for any services provided by IMW.

## **I have a Health Spending Account, Flexible Spending Plan, or a Medical Savings Plan through work. Can I use that to pay for the Annual Fee?**

In many cases, you may be able to use such funds to pay for all or a portion of the Annual Fee, but policies differ from plan to plan, so please check with your plan administrator. By using pre-tax dollars designated for medical expenditures, you may be able to reduce your out-of-pocket expenses.

## **Can I use my deductible for the annual fee?**

Because the Annual Fee pays for some services that are not covered by insurance, your insurance plan may or may not apply the annual fee towards

your deductible. Different insurers approach this differently, so check with your health plan.

### **What if I need to be hospitalized?**

You may be hospitalized at the hospital of your choice. Although the hospitalist service will be the attending physician of record, Drs. DiFresco and Fine will coordinate care with the hospitalist as your personal physician. They currently have courtesy privileges at Johns Hopkins/Suburban Hospital. In addition, because of their affiliation with Johns Hopkins/Suburban, we have access to the Hopkins EPIC EMR and can view reports from all John Hopkins affiliated hospitals (Suburban, Sibley, Hopkins-Baltimore). Drs. Fine and DiFresco see it as part of their job to coordinate with your inpatient team and provide input into your care as appropriate.

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

Drs. Fine and DiFresco will coordinate your appointment with the appropriate specialist(s) to best address your particular medical condition. They will closely monitor your progress while you are under the specialist's care, and will do their best to find specialists who are in-network with your insurance plan.

### **What if I am sick or need medication refills when my doctor is on vacation?**

As they did while practicing together for the last 12 years at Drs. Fine and DiFresco will typically see their own patients. However, if one of them is away, the other will be happy to refill medications or take care of you when you are sick.

### **How can I reach a doctor after hours and on weekends?**

If you need to reach us after the office is closed to discuss an urgent matter, you may also use the main phone number , and you will be connected to our answering service and assisted by the on-call physician. For emergencies, please call 911.

### **How do I join?**

You may start the process by calling or email Dr. Fine's secretary LaToya Powell to request an enrollment package. You will need to sign a Physician-Patient

Agreement and submit payment of the Annual Fee in order to become a member. Patients will be accepted in the order in which they join, and once Dr. Fine reaches capacity, she will not accept any additional patients until an existing spot opens up.