



THE PATIENT ENCOUNTER: YOU AND YOUR PHYSICIAN

HSW is all about your health, not just a replacement for insurance. Having a strong relationship with a with a primary care health provider—and paying them well—is the key to good health.

So, what does a typical HSW member's office visit look like?

HSW PATIENT "I am here for my appointment."

DOCTOR'S OFFICE "Has your insurance changed?"

HSW PATIENT "Oh, yes. For the better. Here is my new card."

DOCTOR'S OFFICE "I am not familiar with this company."

HSW PATIENT "Here is a letter from them. Can I email it to you now for you to put it on my file? If you would like me to pay for today's visit by credit card I will need a detailed receipt or a detailed Insurance form."

Higher Cost Treatment Plan or Procedure

HSW PATIENT "May I please have a description and the estimated cost in order to get it approved in advance? How soon do you need an approval?"

"If you wish, you can call or email the contacts in the letter. They pay up to 125% of Medicare rates, and they pay quickly."

Rules that Protect you from Inappropriate Payment

These rules are common sense and support good medical care.

- Do not pay more up front than your Initial Unshareable Amount. It is generally a good idea not to pay more than \$500.
- Do not prepay lab bills. They are usually inflated and may not be necessary.
- Don't be intimidated: "I am sorry, but the doctor wants payment in full before he begins the treatment plan." The best response to such a request is: "Thank you. Please tell the Doctor I would like a second opinion."

Your physician is your lifeline to good health. HealthShare Works respects physicians. We pay well, more than twice most insurance plan and promote collaboration, not contention.