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Wholesome Family Medicine Membership Plan

Dear WFM community,

We are proud to continue to offer the best family care in the Klamath Basin. However, after 10 years of being a primarily insurance-based practice, we have made the hard decision to start charging a monthly membership fee to help us make up the increasingly large gap of covering our overhead while continuing to take major medical insurance. We know many of you see our bare supplement shelves, the poor quality of the parking lot, etc. and wonder why we can't keep up. We are SO busy, but the money is just not coming in like we need to keep up with all the demands of staying open with our current business model. So, as of April 1st we will start charging a monthly fee. This fee will allow us to continue providing the extended visit time and holistic care you've come to appreciate and expect at WFM.

Most of you do not see the backside of insurance billing but it's a HUGE challenge. We are averaging 1-2 audits per month where plans will request between 10-40 patients' records for the previous 2 years. These are incredibly time consuming for our staff and pull them off their normal duties. If the auditors find any small thing they disagree with in the old charts they can TAKE BACK their payment by withholding future payments. Reimbursement rates on many plans are dropping and NDs (Naturopathic Doctors) already only get reimbursed on average 64% compared to MDs for the same services. Unfortunately, the attempts over the last 5 years to get this changed in Oregon have repeatedly failed due to insurance lobbying against fair pay for NDs. The number of denials we are seeing is increasing exponentially and the burden for providers and staff to get prior authorizations has become insane... we just can't keep banging our heads against the wall without some additional help but can't afford to hire more help!

Here are the plan options and perks:

	Basic Membership This is the option for those with low deductible/co-pay insurance plans including Medicare/Medicaid	Advanced Membership This is a great option for those without insurance or with high deductible/co-pay plans. This option is NOT available for those with Medicare/Medicaid.
Cost	\$25 per month (family cap \$100)	\$100 per month (family cap \$300)
Insurance Billing?	Yes for covered services (deductibles and co-pays apply)	No, you agree to have us NOT bill your insurance for services at WFM
Supplement Discount	10% both in office and online	20% both in office and online
Prolotherapy Discount	Half price prolotherapy injections - \$100 for major joints, \$50 for minor joints	One prolotherapy session included up to once per month (schedule allowing)
Cryoskin Discount	Cryofacial: \$100 (normally \$250) Fat freezing/toning: \$150 (normally \$300) Cryo pain: \$20 (normally \$30)	Cryofacial: \$100 (normally \$250) Fat freezing/toning: \$150 (normally \$300) Cryo pain: \$20 (normally \$30)
Included Service (\$25-30 value)	One of the following per month: <ul style="list-style-type: none">- Cryo Pain Treatment- Ionic Foot Detox- Hyperbaric oxygen session (one time \$5 mask fee)	One of the following per month: <ul style="list-style-type: none">- Cryo Pain Treatment- Ionic Foot Detox- Hyperbaric oxygen session (one time \$5 mask fee)
Provider Visits	30-45 minute follow-ups billed to insurance (co-pays and deductibles apply)	One 30-45 min. provider visit per month (schedule allowing) included with membership. Additional visits \$100-200 depending on time scheduled. ***
MA Visits	As needed MA visits for things like UAs, injections, lab draws, etc with normal insurance billing (co-pays and deductible apply)	Up to two MA visits per month included for lab draws, Toradol/triamcinolone injection, MIC B12 injection, UA (additional services will incur additional charges which varies by service provided)
GLP Injections	Not included with membership	10% discount on GLP injections (pricing dependent on medication and dose)
Telehealth	ONLY included for those who pre-verify that their insurance plan includes this benefit and patient must be located in Oregon.	Included with no insurance verification needed and patient must be located in Oregon.
After Hours Phone Access	Included with standard insurance billing for phone consults	Up to two after hours calls per month included with membership (additional calls may incur additional charges)

*** Due to an often very full schedule, it's recommended to schedule well in advance for provider visits. All services (aside from after hours phone calls) to be scheduled during normal office hours only.



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FAQs

How and when will these fees be charged?

- Membership fees will be automatically billed monthly to a card on file on the 5th of the month. Fees are as noted above for each membership type.
- Family discounts apply only to *same household* i.e. same physical address.

What if I don't want to put a card on file?

- While we encourage a card on file for monthly payments of membership fees we understand that some patients would prefer to pay via cash or check. If you should choose this route we would encourage auto-pay checks from your bank set on a monthly schedule to avoid any delays in payment and for cash paying membership would encourage payment in quarterly deposits.

Is my membership fee reimbursable?

- The membership fee will remain completely separate from your insurance and covers the benefits noted above. This means that your standard medical insurance will not cover your membership fee. Your fee may be reimbursable through some FSA/HSA plans but it is your responsibility to receive this approval/reimbursement.

Will I need to sign a contract?

- You will sign an annual "Membership Rights and Responsibilities" form which outlines the expectations with this membership plan along with your rights as a patient of our clinic.
- Medicare members will sign a once per year ABN (Advanced Beneficiary Notice) stating that they understand that the membership fee is not covered by their Medicare but that it includes the benefits noted above.
- Medicaid members will sign a monthly ATP (Agreement to Pay) form that will arrive digitally the week prior to your membership fee being charged. Should you fail to sign this form your membership may be cancelled.

Why can't Medicare/Medicaid eligible patients opt for the Advanced Membership?

- Medicare (including Atrio and other advantage plans) and Medicaid (Oregon Health Plan or Cascade Health Alliance) specifically stipulate in our contracts that if we want to stay "in network" that we cannot charge patients out of pocket for a service that their insurance would normally cover like provider and nurse visits.

What if I don't have insurance but don't want the Advanced Membership?

- If you are uninsured and want to continue care at WFM but don't want or need the Advanced Membership you can opt to select the Basic Membership and enjoy the benefits of it but continue to be a self-pay per visit patient.
- We do require payment at the time of service and offer a 30% discount for payment received the same day as your visit as a courtesy to our self-pay patients.

What if I can't afford the membership fee?

- In compliance with our insurance contracts, we cannot and will not deny care to any currently established patients. HOWEVER, one of the included benefits with the membership is access to scheduling extended visit time to allow us to continue to treat holistically. Those patients who are not signed up for one of the plans above will be scheduled for standard 15 minute "one problem" visits or "wellness only" visits (wellness visits can be scheduled up to once per year for men and twice for women) like most standard primary care. Please understand that this is NOT how we prefer to see our patients and we very much encourage all patients to select a membership plan.
- There are VERY limited scholarships available for memberships for long term established patients who can demonstrate and verify significant financial hardship. These will be personally reviewed on a case-by-case basis by Dr. Blevins.

What if I choose the Advanced Membership but want to submit it myself to insurance?

- For your included visits per month you would not be eligible to submit for reimbursement yourself. However, if you have an additional visits these can be eligible for you to self-submit. Let us know if you would like to submit your own claim and we can help to provide this documentation for you to submit directly. Please understand that beyond providing the document, we will be unable to assist you in this process.



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What if I decide to leave WFM?

- If you decide to transfer care away from WFM, please let us know in writing as soon as possible. We are happy to help you in the transition to the provider/clinic of your choice. Please see our staff for more information on accessing your medical records.

What if I leave and then later decide to come back?

- Legally you are considered established as long as you are seen once every 3 years. If you go more than 3 years without being seen by a provider in our office then you would be considered a “new patient” again. As of 10/2023 WFM has been closed to new patients and if you lose your established status, you may or may not be able to re-establish.
- That said, we do encourage all patients to be seen at least once per year for a wellness checkup so if something urgent comes up we have all your information up-to-date.

Again, please understand that the decision to charge a monthly membership fee is based on us wanting to continue to provide excellent and holistic care to the families of the Klamath Basin. If you have more questions about why we are implementing this, please ask the staff to send a note to Dr. Blevins and she is happy to explain further. Please also bear with us as we implement this transition as there are always kinks in any plan and it will take us a little time to iron them all out. Your understanding and loyalty are greatly appreciated!

Best in health,
The Team at Wholesome Family Medicine

Next steps: Please complete the Membership Rights and Responsibilities Form and Card on File forms and either mail or bring to our office before April 1st. These forms can be found at wholesomefamilymedicine.com under “More” and “Forms” or you’re welcome to come see us and complete these in person. If you need them mailed to you, please call us.