

## **VERITAS DIRECT CARE: Anticipated Questions 3.10.2023\***

- ***Why did you pick the name Veritas Direct Care?***
  - Veritas is Latin for Truth or Transparency. Nobody likes to talk about money in medicine. The insurance industry has done that to us. It is time that we are open and truthful about the way things are going in the medical profession – if we're going to save it. Now's the time.
  
- ***How do I learn more about Direct Primary Care?***
  - Various websites discuss DPC (AAFP, Hint Health for starters), but Dr. Arnold will be holding informational sessions over the next few weeks to help provide as much education as possible.
  
- ***What is the difference between Direct Primary Care and Concierge Practices?***
  - Concierge practices charge a membership fee but also bill a patient's insurance. DPC practices do not bill a patient's insurance for services, and are thus free to practice without the constraints of the insurance industry.
  
- ***How do I register with a Designated Provider at Veritas Direct Care?***
  - Go to [www.primarycareofcapecod.com](http://www.primarycareofcapecod.com) and follow the instructions for registering with a provider. You will start with a simple Membership Application. We will review your information and send you the appropriate registration materials. If you have difficulty, please call 508-418-6600 and follow the prompts.
  
- ***Is Pharmacist Mike Cefole joining Veritas?***
  - Yes! Mike is going to continue complex medication evaluations and guidance with diabetes, hypertension and weight loss. As of April 1, 2023, the only way for Medicare patients to see Mike is through Veritas (May 15<sup>th</sup> for Non-Medicare patients).
  
- ***Will you be offering house-calls?***
  - Yes! Medical Assistant, Tim Morrisey, will be able to pre-schedule a limited number of house-calls per week, for an additional fee of \$75 per visit. Tim can draw blood, check vital signs, evaluate patients, and help coordinate a real-time video connection to a provider in the office.
  
- ***In-house labs are covered by my membership? What does this mean?***
  - Our in house lab can draw and process many routine primary care labs, usually with results much faster than Quest or CLAB. We run CBCs, metabolic panels (electrolytes, kidneys, liver, proteins), cholesterol, thyroid, A1Cs, prostate specific antigen, INRs and urinalysis daily. We can also do COVID, influenza and Strep swabs if directed by your provider.
  
- ***I'd like to take advantage of the 10% discount for paying annually in advance – when is this due?***
  - We will accept a check (made out to Veritas Direct Care), bank EFT or debit/credit card payment starting now. This payment will hold your membership with your Designated Provider, and your annual membership starting date will be stated clearly on your membership agreement.
  
- ***How will monthly payments work?***
  - As part of registration, you will provide a credit card/debit card number or checking account number for EFT. Veritas will notify you of how your information is being securely stored. We will charge your membership fee on the 1<sup>st</sup> of each month (or next appropriate business day), to cover the previous month's membership services.
  
- ***Will you offer a discount for couples/families/healthy patients?***
  - Not at this time, but stay tuned for updates.

- ***Will you be accepting patients under age 18?***
  - Not at this time, but we are hopeful for the future. Stay tuned!
- ***If I pay an annual membership up front and then decide to cancel, will I be reimbursed?***
  - Yes: you will be reimbursed for the unused portion of your membership year.
- ***If I pay a monthly membership, can I cancel at any time?***
  - Yes: but please note that your exclusive panel slot with your Designated Provider will disappear and may not be available again.
- ***I'm healthy and only seen once a year - why would I consider DPC?***
  - Count yourself fortunate! Our health is possibly the most valuable thing any of us have – yet not enough of us invest in our own health. The DPC model will allow us the flexibility to spend more time focusing on prevention of illness, rather than catching up on disease. We will strive to make sure you feel the value of your membership, through building a trusting relationship with a provider, providing access, and regular education about disease prevention.
- ***Why do membership fees go up as patients get older?***
  - Historically, older patients utilize more primary care services. More services = more expense to the practice.
- ***Will Veritas offer a la carte pricing for office visits?***
  - Not at this time for routine office visits. Sarah Edwards will be offering DOT Physicals to Members (\$100) and Non-Members (\$150).
- ***Are you accepting new patients?***
  - We will try to prioritize access to panels for current PCCC patients, but yes, we will accept new patients onto panels as long as there is adequate space.
- ***I have an appointment already scheduled in a few months – should I wait to sign up until then? Or can I delay my membership payment until the time of my appointment?***
  - Part of the focus of the DPC model is limiting panel size with your Designated Provider, so he or she has adequate time to devote to your Primary Care needs. We recommend registering with a Designated Provider as soon as possible to avoid missing out on available slots.
- ***I have an appointment already scheduled in a few months, but don't want to sign up for Veritas – what happens then?***
  - We will do our best to accommodate insurance-based appointments until July 1, 2023. After July 1<sup>st</sup>, the bulk of our providers will have transitioned to Veritas. If you do not anticipate staying with Veritas, please let us know where we can send your records.
- ***Dr. Arnold says Direct Primary Care might actually save me money – how is that?***
  - If you have a high-deductible plan, you know how expensive office visits and labs can get. The DPC model makes budgeting for primary care services much simpler. Moreover, we can help you find less-expensive services outside of our office by avoiding use of your insurance. If the DPC model works well for you, we encourage you to talk to your broker or employer about less expensive insurance options that put more money in your pocket.

- ***If you don't take my insurance, do I still need insurance?***
  - Yes. Health insurance is mandated in Massachusetts, and you never know what catastrophe might happen. We will use your insurance for ordering testing & making referrals outside of the practice (unless we can find you cheaper cash options). A membership with Veritas is NOT considered health insurance.
  
- ***I pay (or my employer pays, or my taxes pay) a lot for my insurance – why is this happening?***
  - Health insurance companies no longer pay adequate rates for our practice to provide the care you deserve. It's not your fault. It's not our fault. But it's happening. We believe we can deliver a better primary care experience for patients and our staff – DPC is the solution. We are not the only practice thinking this way: Amazon, Walmart, Walgreens, CVS, Goldman Sachs and Samsung (yes, **Samsung**) are all offering some version of DPC now or in the near future. I would rather offer you an independent, non-corporate practice, with a focus on relationships and privacy.
  
- ***I can't afford the membership - what should I do?***
  - We very much understand the stress of adding another expense to the family budget. But this is a business, and we are not at the point of being able to work for free or reduced costs. We can send records to another practice without charge, and please stay tuned for updates about financial support for patients in need.
  
- ***Will you accept payments from HSA/FSA accounts? Are membership fees tax deductible?***
  - Yes, but not all HSA or FSA programs recognize DPC programs. Please call your HSA or FSA program directly...if they have never heard of Direct Primary Care, ask if they would support memberships to Concierge practices. Please review any tax implications with an accountant.
  
- ***I live in or represent a patient from a group home or other challenging situation – what do I do?***
  - Please contact the office to set up a planning meeting.
  
- ***What about referrals and ordering tests?***
  - DPC practices can order tests, prescribe medications and send referrals without difficulty for most insurances – HMO products can cause challenges.
  
- ***I have an HMO plan – will this work with DPC?***
  - HMO plans require a primary care “gatekeeper” for most referrals and test authorizations. We can try to work directly with services outside of our practice, but the issue may prove difficult. I recommend discussing the issue with your broker/employer/HR department. We can also find ways to work around your insurance, which might end up saving you money.
  
- ***In-office labs are covered – what about labs you have to send to Quest?***
  - We will either use your insurance, or try to negotiate cheaper cash rates, for tests sent to Quest.
  
- ***What if I change age brackets after my membership starts?***
  - The price at the time of your membership registration is locked in for a year. If you register now at age 44, the 44 year old price is locked in for the first year of your membership. For instance, you can register now for Will Lary. We anticipate your actual membership with Will is going to begin on July 1<sup>st</sup>. Even if you turn 45 in June, the 44 year old price will remain in effect from July 1, 2023 through July 1, 2024, because you registered when you were 44.
  
- ***What if I only want to see Dr. Arnold?***
  - Dr. Arnold will have his own panel, with higher fees than our NPs and PAs. He will still provide general supervision for the team. When he is off, coverage will be provided by the Veritas team.

- **What happens if my Designated Provider is out of the office?**
  - As we do now, we will do our best to provide prompt access within the entire team to help cover urgent issues.
- **Is there a limit to the number of visits I can have during my membership period?**
  - Not at this time.
- **Will Dr. Arnold be able to supervise the NPs and PAs?**
  - Yes, Dr. Arnold will provide general supervision of the entire practice.
- **Will I be able to get same-day access whenever I want?**
  - We will do our best to address urgent issues during business hours – but we are also bound by the laws of gravity and time. Limiting panel size will allow for increased flexibility and access.
- **If I sign up with a NP or PA as my Designated Provider, will I ever see a Physician?**
  - Your Designated Provider will be your “Captain” or “Quarterback,” conducting the bulk of your visits. However, all of our NPs and PAs know when to get help or guidance from physicians.
- **What happens after hours or on weekends?**
  - Office hours will be 8am-4pm, Monday through Friday, closed on major holidays. We will have an after-hours call system for urgent triage.
- **Can I pause my membership while I’m in Florida/South Carolina/California/London?**
  - No. You can cancel your membership anytime. There will be a re-registration fee of \$450, only if slots on the panel of your choosing are available.
- **Can I switch Designated Providers?**
  - This will be addressed on a case-by-case basis.
- **I participate in the Remote Patient Monitoring program – is this going to change?**
  - Yes. Your designated provider will have a certain number of RPM kits available to use. Instead of being on RPM forever, we anticipate using it for more targeted periods of time. Stay tuned for updates from Tim over the next few weeks.
- **If Dr. Arnold or Will Lary is my Designated Provider, could I possibly see a female provider for a GYN concern (or a male provider for a male urologic issue)?**
  - Yes. We’ll make it happen.
- **PCCC fills my controlled medication – what should I do?**
  - We hope you consider registering with a Veritas provider. If DPC is not the model for you, one of the PCCC providers will cover your controlled medication visits until July 1, 2023, and then we will send records to whatever new practice you choose.
- **I want to switch to Dr. Kelly – can I? Even if I ask nicely?**
  - Dr. Kelly’s panel is full. We anticipate her remaining in the insurance-based model through the end of 2023, but this may change. We will update her status as the year progresses. If you do not see her for routine wellness visits, you’re probably not on her panel.

- ***I want to leave the practice – what should I do?***

- Call or use the portal to let us know where to send your records, at no cost to you.

- ***I'm angry – should I yell at the PCCC staff?***

- No. Take a deep breath. Life is too short to yell at people.

**HAPPY HEALTH CARE WORKERS = HAPPY PATIENTS!**

\*Questions and Answers subject to change, so please check back when questions arise.