



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 primary care health provider – and paying them well, is the key to good health.

So what does an HSW member's office visit look like?

Office Visit

"I am here for my appointment." *"Has your insurance changed?"* "Oh yes, for the better. Here is my new card." *"I do not know this company."* "Here is a letter from them. Can I email it to you now and put it on my file. Do you wish me to pay for today by credit card? If so, I need a detailed receipt or a detailed Insurance form."

Higher Cost Treatment Plan or Procedure

"May I please have a description and the estimated cost to get it approved in advance? How soon do you need an approval?" "Or if you wish, call or email the contacts in the letter. They pay up to 125% of Medicare rates, and 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 a good idea in general not to pay more up front than \$500.**
- **Do not prepay lab bills. They are usually inflated and may not be necessary at all.**
- **Don't be buffaloed:** *"I am sorry, but the doctor wants payment in full before the Doctor he begins the treatment plan."* The best response to such a request is: "Thank you. Please tell the Doctor I want 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.