

*Member
Handbook*



facets
Private Healthcare Group

FACETS PRIVATE HEALTHCARE GROUP

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A NEW MODEL OF EXCELLENCE IN HEALTH CARE

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Welcome!

Thank you for your interest in

FACETS PRIVATE HEALTHCARE GROUP

a new model of excellence in health care

Facets Private Healthcare Group is an exclusive medical practice that provides an unprecedented level of personalized care and attention to both children and adults in return for annual membership fees. Founded to combine the best of modern medical care with the best of the way medicine was practiced years ago, it is offered to a strictly limited number of patients, assuring accessibility and a close patient-doctor relationship.

Many factors have eroded the traditional patient-physician relationship over the past two decades. Care is increasingly fragmented between multiple sub specialists. Insurance companies have become intolerably intrusive, dictating everything from how much time doctors can spend with their patients, to what medicines can be prescribed or what tests can or cannot be ordered. Doctors have gone from being friendly, trusted experts to acting like “gatekeepers” of insurance dollars. The level of frustration experienced by both patients and doctors is at an all-time high.

Facets Healthcare was designed in response to these frustrations. This practice model not only recreates, but also enhances the traditional relationship patients have had with their physicians. Facets Healthcare stresses convenient access, unlimited service, and a constructive, productive, highly personal relationship between you and your doctor. You will have quick and easy access to your own physician (not an answering service, nurse, or hospital operator) 24 hours a day. The office is local, only minutes away from your home.

Appointments are available not months from now, but at *your* convenience – even if that means after hours, on weekends, or on holidays. Your doctor will be available to accompany you to appointments with specialists, monitor your care should you require hospitalization, or meet you at the emergency room should you need to be taken there. We have resurrected the role of the physician as patient advocate. As a Facets patient, you have the comfort of knowing that your doctor will intercede on your behalf whenever, wherever, and however you desire.

The medical care is of the highest possible quality. Facets primary physician, Dr. Charles Johnston, has many years of experience with patients of all ages and has deep roots in the local community. He has been Board Certified in both Internal Medicine and Pediatrics, and has extensive knowledge of subspecialties from infant care to infectious diseases, dermatology and geriatrics.

What this means for you is that one doctor can care for all the members of your family, young and old. It means that your children need not transition to new doctors as they approach adolescence, and that adult patients need not transition to specialists in old age. It also means that you will never again be just a number on a folder. Your doctor will really *know* you and your family.

Dr. Johnston has received multiple commendations for excellence in clinical teaching from the University of Illinois, and is unusually gifted at explaining complicated medical issues very clearly. You will always be as well informed as you wish to be.

Though having your own private physician is a prohibitive luxury, Facets Healthcare offers similar benefits: the ultimate in standard of care, personalized service, convenient access, and a relationship with a physician who knows you well and will do whatever is necessary to optimize your health care.

Access

Swift, reliable and easy access to your doctor is at the heart of the Facets Healthcare experience.

Dr. Johnston is available 24 hours a day, seven days a week. If you need to contact him during office hours, you should call the office number first. After hours, nights, weekends and holidays you can contact him in any of the following ways:

Office Phone - 708-948-7772
Office Fax - 708-948-7773
Office Email - FacetsPrivateHealth@mac.com
Personal email - provided at signup
Pager - provided at signup
Cellphone - provided at signup
Home Phone - provided at signup
Home Email - provided at signup
Home Fax - provided at signup

Our office is located on the corner of Chicago Avenue and Marion Street in Oak Park, next to Peterson's Ice Cream.

Inpatient care for adults is provided at Gottlieb Memorial Hospital. We consider Gottlieb to be the finest local hospital available. Gottlieb is home to an excellent medical staff, offering a broad range of specialty care. There are comprehensive diagnostic services available, with results often available the same day. It also features ample free parking, an onsite pharmacy, a beautiful and well maintained physical plant, and extraordinarily helpful and friendly ancillary staff.

In order to assure that pediatric patients have access to the same level of specialist and sub-specialist care, Dr. Johnston is also on the medical staff of Children's Memorial Hospital. Children's is not only the best pediatric hospital in the Chicago area, but also one of the best in the nation.

Membership Plans

Two levels of Membership are available.

Premier

Our **Premier Membership** plan is similar to traditional Concierge Medicine, and was designed for Members who do not want or need the availability of house calls. It includes twenty-four hour a day, seven day per week access to your own physician. Also included in this level are same day appointments, access to our panel of specialists, unlimited e-mail consultations, and coordination of care services. The cost of a Membership varies with the age of the Member, since that is the best predictor of the need for medical services.

Premier Memberships for Children (0-18) are \$50 per month for the first child, and \$25 per month for additional children. More than three children are free if both parents are members.

An Adult (18-65) Premier Membership is \$100 per month, while Senior (65+) Memberships are \$200 per month.

Platinum

Our **Platinum Membership** plan is truly the ultimate in convenience and service. It includes all of the benefits of the Premier plan plus the availability of Sunday and Holiday Office Visits, After Hours Office Visits, House Calls, Office Calls, Outside Hospital Visits, and even Specialist Visits with Members. Any time you need your doctor, we'll be there!

Prices for this level of Membership are \$100 per month for Children, \$200 per month for Adults, and \$300 per month for Seniors.

All Membership fees are paid annually.

Well Patient Recommended Checkup and Vaccine Schedule

<u>Patient's age</u>	<u>Visit/Vaccine</u>
4 days	Weight check
2 weeks	Hearing test (if not done in the hospital)
1 month	HepB #2 (HepB # 1 is given in the hospital)
2 months	DTaP #1, Hib #1, Prevnar #1
4 months	Polio #1, DTaP #2, Hib #2, Prevnar #2
6 months	DTaP #3, Hib #3, Prevnar #3, Hepatitis B #3
9 months	Polio #2
12 months	Hemoglobin , Varivax, PPD, Lead Level
15 months	Hib #4, MMR #1, Prevnar #4
18 months	DTaP #4, Polio #3
2-3 years	Exams every 6 mos., no vaccines
4-6 years	Yearly exams, DTaP #5, Polio #4, MMR #2
6-9 years	Yearly exams, no vaccines
10 years	PPD
11-13 years	Yearly exams, no vaccines
14 years	DT, PPD
15-17 years	Yearly exams, no vaccines
18 years	Consider Menomune for College Freshmen
19 Years & Older	Yearly exams, BP Checks, Cholesterol Screen, yearly Pap smear, DT every 10 years
35-40 Years	Baseline Mammograms
40-49 Years	Mammogram every 2 years
50+ Years	Yearly mammograms, Stool Heme and Prostate screening begins.
65 Years	Pneumovax, yearly Flu shots begin*, screening for osteoporosis

*(Flu Shots are available at any age if indicated or desired)

You will be notified via your preferred method (phone, e-mail, fax, regular mail, or at your next visit) when you or your child are due for exams, immunizations, or tests. Well patients will be notified when routine health maintenance should be attended to. Patients with other health problems will be notified when they are due for disease - specific screening, tests, or vaccines as well.

We also offer e-mail notification of important news from the world of medicine. Simply let us know when you join if you would like to receive them.

Appointment Types

New Patient Visits: All new patients should have an initial well visit after joining the practice. Allow at least an hour for your first visit, depending on the number and type of medical problems you may have.

Established Visits - Well: We have developed a schedule for our patients for their healthy check ups. (See our Well Patient Schedule on the previous page). We have found that the best way to remember to get an annual exam is to make an appointment in your or your child's birth month. Alternatively, some people make appointments for the whole family all at once.

Established Visits - Sick: It is our policy that you know yourself and your child better than anyone else. If you feel you or your child needs to be seen at Facets Healthcare, you do not need to speak to the doctor. Call the office and tell the receptionist you would like an appointment, and you will be seen the same day.

Nursing Visits: Facets Healthcare does not use nurse practitioners or RN's for any visits. You will be seen by your physician every time you come in.

Recheck Visits: This is common for infectious diseases like ear infections and pneumonia, and following changes in the type or dose of your medication.

Hospital Visits: If you or your child is in the hospital and under our care, Dr. Johnston will visit daily. Facets patients may be seen at ANY hospital in the Chicago metropolitan area, though there is an extra charge for visits to hospitals where Dr. Johnston is not on staff.

Preoperative Visits: A pre-op visit is very much like a healthy exam. Your surgeon or your child's surgeon will inform you of when you need to have the exam. The exam needs to be close enough to the surgery to insure that the patient is healthy enough to have the proposed surgery.

After Hours Visits: If you are unable to come to the office during regular hours, we will come in early, stay late, or meet you at the office in the middle of the night. Unless it is a life-threatening emergency, there is no need for you to waste time and money going to an emergency room.

Home Visits: If you prefer, or if you are unable to travel, Dr. Johnston will come to your home or office.

Appointment Scheduling

Facets Healthcare uses a computerized scheduling system which is available through multiple sites. You can make or cancel appointments at any time by either calling the office or by contacting Dr. Johnston directly.

While walk in patients will be accommodated as soon as possible, we prefer to see patients by appointment. Please call for an appointment time. Facets patients are assured of same-day appointments if desired.

Appointment Times

Regular appointment times are available at the Chicago Avenue location at the following times:

Monday -	9AM to 5:00PM
Tuesday -	9AM to 5:00PM
Wednesday -	9AM to 5:00PM
Thursday -	9AM to 5:00PM
Friday -	9AM to 5:00PM
Saturday -	9AM to 12 Noon every other Saturday

Other times are available by request, including nights, weekends and holidays.

Call-in Times

You may call at any time for any urgent or non-urgent questions. There are never any charges for phone calls from Facets patients.

Medical Records

Transferring to Facets Healthcare: It helps to have your medical records from your past physician in our office by the time of your first appointment. Authorization to release medical information must be in written form. You can do this by writing a letter requesting the record be copied and sent to us, or you can fill out one of our forms and let us take care of it for you. The best way to make sure that we have your medical records in time is to bring them with you at your first appointment.

Medical Records Copied for a Specialist Visit: If at any time you need records copied for a specialist visit, we would appreciate at least seven days notice. A release of information form can be faxed to us or dropped off at our office. Your records are confidential and cannot be faxed - we can mail them to the specialist or you can pick them up and hand deliver them at your appointment time. We will always send copies of your medical records. The original chart will remain in our office.

Medical Records Copied for an Insurance Company: On occasion, we receive requests from insurance companies to review your medical records before determining payment. We must have a signed authorization from you in your file allowing us to release information to your insurance company.

Transferring Out of Facets Healthcare: If you transfer out of Facets Healthcare, simply fill out a Release of Records which you can pick up at our office. As long as you are an active Facets patient, there is never a fee for copying. If you are no longer a patient of ours, payment for copying the chart will be required before the record is released. You may either designate that the chart be mailed to your new location or ask to be called when it is ready for a pick up.

We will never release any information regarding you or your child without your express written consent.

Referrals

Referrals to specialists, outside laboratories, or for tests or medical procedures are required by some insurance companies in order for them to pay for the service. Referrals will usually be given to you at the time Dr. Johnston orders the test or procedure. If you make your own appointment to see a specialist and need a referral, please contact us with the following:

- Patient's name and date of birth
- Your insurance carrier
- The specialist's name, address, and phone or fax number
- The appointment date
- The diagnosis, if known
- Name and phone number of the insurance policy holder.

Your referral will be completed and faxed to your specialist before the day of your appointment. A copy of the referral will be mailed to you or filed in your chart.

Billing, Payment and Insurance Policies

We are happy to discuss our payment expectations with you at any time, as well as address any questions you may have about your account. We do not charge Facets patients for any administrative fees, phone fees, fees to fill out forms or make copies, fees for duplicate prescriptions, or any of the other "nuisance fees" charged by many other practices. We only charge for time spent with your doctor, labs and immunizations.

If you have Insurance Coverage: We will bill your insurance company for the cost of your visit and any associated costs such as labs or vaccines. If we do not contract with your insurance company, we will make every effort to sign up with them and become fully contracted. The exceptions are all HMOs, which do not allow us to provide the quality of care that we want to provide and that we think you deserve, and United Health Care, with whom we have been consistently unable to come to a reasonable arrangement.

If you do not have Insurance Coverage: If you have no insurance coverage, we would appreciate payment on the day of service. However, we will bill you if you prefer.

Extraordinary Services: Some insurance companies do not provide coverage for house calls, outside hospital visits, and other extraordinary services available to Facets patients. You will be billed separately for any professional fees not covered by your insurance.

Accepted Methods of Payment: We accept Visa, Master Card, Cash, Money Orders, Cashiers Checks, and Personal Checks. Payment can be accepted in person, by mail, or over the phone. We do reserve the right to require that any self-pay balances or past due balances be paid in full at the time of service.

Co-pays: We are required by law to collect any co-payment your insurance requires at the time of service.

Insurance Claims: We file claims electronically. If your insurance company notifies us of a denial, you will receive a statement from us. You should also receive an "E.O.B." (Explanation Of Benefits) form from your insurance company explaining the denial. All balances not covered by your insurance are due within 30 days.

Insurance Claim Denials: If your insurance company denies your claim and you are in disagreement, call your insurance company. There are a number of reasons why insurance companies deny claims. It is important that you understand and communicate your questions to them. Denials are always decisions made by your insurance company, not by Facets Healthcare. We do not participate in any plans that require us to make decisions regarding coverage.

If you need help dealing with your insurance company, we are always happy to assist you in any way we can.

Current Contracted Insurance Plans

AETNA Elect Choice POS
AETNA Managed Choice POS
AETNA Open Choice PPO
AETNA PPO
AETNA Traditional Choice
Affordable PPO
Beech Street PPO
Blue Advantage PPO
Blue Choice PPO
Blue Cross/Blue Shield PPO
CAPP Care PPO
CCN EpiQual PPO
ChoiceCare Network PPO
Community Care Network Elect POS
Evolutions Healthcare Systems PPO
First Health Network PPO
Health Marketing Inc. PPO
Healthcare Compare POS
Healthcare's Finest Network (HFN) PPO
Healthnetwork Pro America Midwest EPO
Healthnetwork Pro America Midwest PPO
HFN EPO
HFN POS
Humana PPO
Managed Care Network Preferred (MCNP) PPO
MCS Patient Centered Healthcare Network PPO
Medicaid
Medicare
National Provider Network (NPN) PPO
One Health Plan POS
One Health Plan PPO
Preferred Health Network PPO
Preferred Network Access (PNA) PPO
Preferred Plan Inc. PPO
Private HealthCare Systems (PHCS) PPO
Sagamore Health Network EPO
Sagamore Health Network PPO
UniCare PPO
USA Managed Care Organization PPO



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