



## **SCHEDULE OF SERVICES AND PRICING**

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### **Membership Benefits & Services**

**Enrollment:** \$99 per individual, nonrefundable. If a patient discontinues membership and wishes to re-enroll, practice reserves the right to decline re-enrollment or to require an additional enrollment fee. Upon re-enrollment, fee will apply of \$50 per Individual, up to \$100/family. This is not aimed to discourage continuity (we hope to care for you for decades to come!), but rather to remain true to Direct Primary Care philosophy & avoid dangerous, fragmented care.

It may be helpful to think of clinic membership like insurance in that you pay \$912 to keep your personal doctor on retainer for a whole year. During that year, when you need care, not only can you see your personal physician but you can see her when you need to, and at no additional cost. Now, compare it to the insurance we're used to paying for, where we commonly pay \$4000+ per year to have an insurance policy, on top of which we have to meet a deductible and are charged a co-pay for every visit, test, medication & interaction. Your membership dues are what keep the clinic open, staffed & stocked to meet your needs, whatever they are, whenever they arise.

**Membership Dues:** charged in advance, at an interval of your choosing, e.g. annually, semi-annually, quarterly or monthly.



**Monthly Membership Cost by Age =**

- 0-17: \$35 with adult member, \$50 without
- 18+: \$80
- couple<sup>1</sup>: \$150
- family of 4<sup>2</sup>: \$200
- family of 5+<sup>3</sup>: \$250

Annual memberships receive a 5% discount.

**Ancillary Services:**

● **Lab** = choice between using [insurance](#) to pay for full price lab tests or using direct pay lab pricing at Birchwood Family Medicine (BWFM), offered at up to 90% off.

● **Radiology/Imaging** = choice between using insurance to pay for full price imaging tests or using direct pay pricing as follows:

Test	Location	Insurance	Direct \$	Cost	Payment
x-ray	in-clinic	yes	yes	\$120 <sup>4</sup>	In-clinic or insurance
xray	Maplewood	yes	yes	\$66.50+	Midwest <sup>5</sup> or insurance
ultrasound	in-clinic	no	yes	\$160+	SMT arranges
ultrasound	Rice Lake	yes	yes	\$470	DRA or insurance
echo	in-clinic	no	yes	\$360	SMT arranges
ABI	in-clinic	no	yes	\$190	SMT arranges

<sup>1</sup> Couple = two adults living together or two adults in a romantic relationship

<sup>2</sup> Family of 4 = 2 adults + 2 children (up to age 26 if living at home or school). Note: 1 adult + 3 children = \$185/month

<sup>3</sup> Family of 5+ = 1-2 adults + unlimited children (up to age 26 if living at home or school)

<sup>4</sup> \$30 w/ each additional body part

<sup>5</sup> Offers up to 20% off if patient asks for Direct Pay Discount & pays at the time of service



CT	Rice Lake	no	yes	\$ <a href="#">395</a>	SMT arranges
CT lung cancer screening	Maplewood	yes	yes	\$347.20	Midwest <sup>6</sup> or insurance
MRI	Rice Lake	no	yes	\$ <a href="#">495</a>	SMT arranges
MRI	Rice Lake	yes	yes	\$600	DRA or insurance
Mammogram	Maplewood	yes	yes	\$208	Midwest <sup>7</sup> or insurance
Mammogram	Rice Lake	yes	yes	\$249	DRA or insurance

● **Prescriptions =**

- a) choice between using insurance to pay at area pharmacies
- b) using BWFM's [direct pay prescription pricing](#), offered at up to 90% off
- c) using a [coupon](#) at an area pharmacy

● [skinIO skin cancer screening](#) available as detailed here:

	Member diagnosed w/ melanoma	Member - Family w/ melanoma <sup>8</sup>	Low-Risk Member	Non-Member
First Session	Included in membership	Included in membership	\$42	\$270
Annual Screening	Included in membership	Included in membership	\$42	\$150
Follow-up screening	\$42	\$42	\$42	\$150

<sup>6</sup> Offers up to 20% off if patient asks for Direct Pay Discount & pays at the time of service

<sup>7</sup> Offers up to 20% off if patient asks for Direct Pay Discount & pays at the time of service

<sup>8</sup> Family = at least one 1st degree family member



- [Genesight Psychotropic Testing](#) as detailed here:

BWFM Member	Main Payer	BWFM Visit Cost	Test Cost	\$ due day of visit
Yes	Medicaid	\$0	\$0	\$0
Yes	Medicare	\$0	\$0	\$0
Yes	Commercial Insurance	\$0	\$0-\$330 <sup>9</sup>	\$0 <sup>10</sup>
Yes	Patient	\$0	<a href="#">\$0+</a> <sup>11</sup>	\$0

• **In Office Procedures:**

Procedure	BWFM Member Cost	Non-Member Cost
DOT/CDL Exam	\$0	\$99 <sup>12</sup>
Joint Injection	\$0	\$199
Wart Removal	\$0	\$50
Skin Tag Removal	\$0	\$115
Toenail Removal	\$0	\$195
Laceration Repair	\$0	\$200

- Select over-the-counter items are offered at individual direct-pay prices.

<sup>9</sup> Per [The Genesight Promise](#), 95% of patients pay \$330 or less - they will call you before processing if you are not in this category of patients

<sup>10</sup> You will receive a bill from Genesight once they settle with insurance, likely months later

<sup>11</sup> Genesight offers a [Compassionate Care Program](#) based on household size & annual income w/ prices starting at \$0

<sup>12</sup> Does not include evaluations outside of NRCME standards, nor ongoing care.



### **Member cancellation:**

Per [BWFM/Patient Contract](#), patients have the absolute and unconditional right to terminate their contract upon giving thirty (30) days' prior written notice to the Practice. The following fees may apply:

- cancellation within first 90 days of membership: \$99
- cancellation within first 180 days of membership: \$50
- second lifetime cancellation: \$199
- third lifetime cancellation: \$199 + loss of re-enrollment eligibility

**Payment of Fees** is [due at the time services are rendered](#) unless otherwise arranged. If you are struggling, please let us know as we're happy to personalize your schedule. In the absence of such an agreement, outstanding invoices will be subject to the following late-payment timetable:

- 30 days past due = \$30 late charge
- 60 days past due = \$60 late charge
- 90 days past due = \$90 late charge monthly thereafter

### **Forms of Payment Accepted:**

- ACH bank withdrawal<sup>13</sup>
- Health Savings Acct (HSA) or Flex Spending Acct (FSA)
- Debit cards
- Discover, VISA, Mastercard
- Cash/Check
- Agreed-upon Barter (ask us)
- Sponsored Accounts<sup>14</sup>
- Pay it Forward Fund<sup>15</sup>



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<sup>13</sup> preferred

<sup>14</sup> Our billing system allows for membership to be sponsored by (i.e. paid for) by another person. That person would have access only to HINT, our billing system. Clinical/medical information always remains private & protected.

<sup>15</sup> The Birchwood Family Medicine Pay it Forward Fund is used to pay for the medical expenses of a person in need, as those needs arise. It is mostly funded by the generous donations of other humans, paying it forward to help their neighbors. Funds are offered at the discretion of Dr. Dall-Winther.



## SERVICES

*“Medical Services” shall mean those only medical services that are consistent with the respective physician’s training and experience, and which the physician is permitted to perform under applicable law.*

*From time to time, due to vacations, sick days, and other similar situations, certain physicians may not be personally available to provide the services referred to above. During such times, calls to such physicians may be directed to another clinician who is “covering” during such an absence, although there is no guarantee of such coverage.*

### **Medical Services**

- **Office Visits**
  - Annual Wellness Physicals
  - Evaluation and Management of Acute Conditions
  - Evaluation and Management of Chronic Diseases
  - Minor [Procedures](#) as typically conducted in-office e.g. stitches, skin lesion removal, joint injections, IUDs, Nexplanon, biopsies, etc.
  - Prenatal Care up to 28 Weeks
  - 4th Trimester Care
  - EKG, skinIO, in-clinic labs, audiometry & other testing
  - Mental Health Care
  - Same Day/Next Day Appointments, as available
  - After-Hours Visits for Urgent Concerns
- **Home Visits** as approved by Physician.
- **Telemedicine**
  - Direct Access to Dr. Dall-Winther via instant messaging, video chat, email and text.
  - 24/7 ability to page Dr. Dall-Winther for urgent concerns
- **Additional Included Services**
  - Advisory, advocacy and assistance navigating beyond primary care, as needed
  - Coordination of care with other specialists
  - Courtesy visits (within coverage area) if admitted to the hospital, as desired. MD does not manage hospital care.
- **Discounted Services** - subject to availability and additional cost, often delivered by third-parties through negotiated business relationships.
  - [Laboratory testing](#) - sent to Labcorp Daily
  - [Imaging](#) - in clinic, local & regional - we currently offer x-ray,

- ultrasound, echocardiography & ABI testing in-clinic.
- **Surgery and specialist consultations** - insurance-based, but we are always expanding our referral relationships, currently with direct pay options in Gastroenterology, Cardiology, Urology, General & Specialty Surgery and Mental Health.
  - **Immunizations** - FREE for all uninsured, Medicaid or Medicare patients. Commercially insured patients have unique requirements which we can figure out together.
  - **Genetic Testing** - FREE for Medicaid and Medicare patients. Uninsured patients navigate Myriad/Genesight's Compassionate Care Program with our assistance. We do genetic testing for:
    - Psychotropic (mental health) medications = [Genesight](#)
    - Hereditary cancer risk = [Myriad](#)
  - **Evidence-Based Screening Tests:**
    - Many options available for affordable screenings, some at no cost to patients, e.g. WI Well Woman Program, etc.
    - [skinIQ](#) is an AI-assisted technology we use for early skin cancer detection. It is FREE to members with personal or family history of melanoma.
  - **Pharmacy** - we work with a direct pay distributor who offers meds at [heavily discounted prices](#).
    - We also are masters at navigating drug discount programs through other agencies - we currently are offering several expensive drugs at no cost to our members, e.g. Insulin, Qulipta, Vagifem, Rybelsus, Januvia, Nurtec, Emgality, Repatha, Tosymra, Sumatriptan injections, etc.
  - **Medical Ear Piercing**
  - **Vitamins, Supplements & Homeopathy**- our patients receive 20% off on all supplements, vitamins & natural health remedies through [Fullscript](#).<sup>16</sup>

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<sup>16</sup> Updated 8/18/23 KDW